THE SATURDAY EVENING POST

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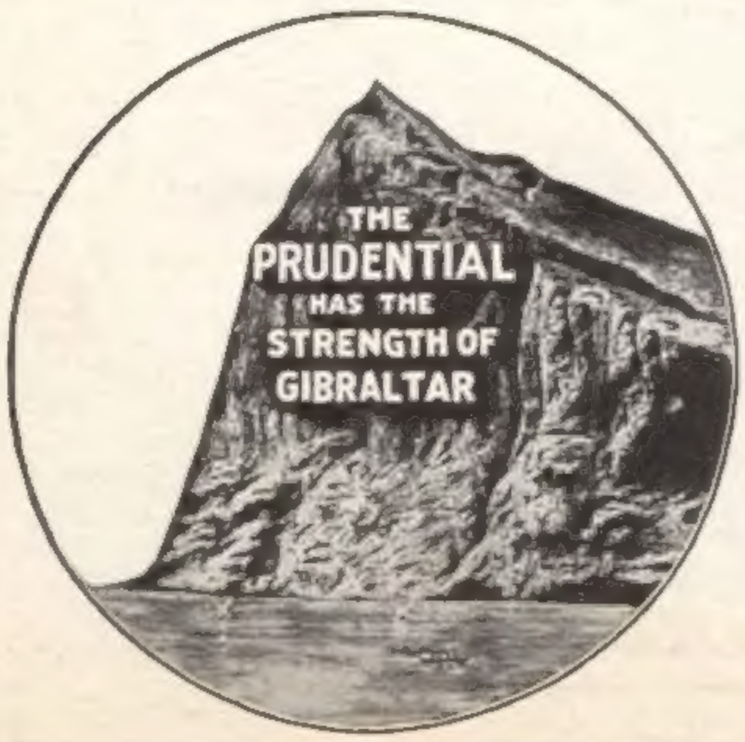

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Get Holeproof Hose for the Whole Family

Here's a big saving on hosiery—6 pairs of hose guaranteed six months. The saving is not alone in the monthly expense for hosiery, but in the labor and worry of darning.

We give the same guarantee on six pairs of women's and children's hose, as we do on the men's.

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"Holeproof" Hosiery is the final result of 31 years of hose-making experience.

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We pay 80 people $30,000 a year simply to inspect the hose when finished, to see that each pair is perfect.

FAMOUS
Holeproof Hosiery
FOR MEN WOMEN AND CHILDREN

Summer Comfort and Style— All the New Colors

No one need sacrifice style or summer comfort to get hose that wear, for he or she can get "Holeproof."

Here are hose that are light, soft and attractive—yet hose in which wear is multiplied many times over.

It is well to see that you get what you ask for. Inferior grades cost the same as "Holeproof." You may as well have the best.

Look for "Holeproof" on the Toe

See that the hose are stamped "Holeproof" on the toe, else you may get hose not even half so good.

You want a hose made from 3-ply yarn, with a 6-ply heel and toe so expertly knit by the "Holeproof" process that you never feel the reinforcement.

You want the perfect shape—the fast colors—the smooth fit and fashionable style. You want the finest hose on the market. Remember, the hose with "Holeproof" on the toe.

Where to Get "Holeproof"

The genuine "Holeproof" is sold in your town. We'll tell you the dealers' names on request, or we'll ship direct, where we have no dealer, charges prepaid, on receipt of remittance.

Try a box of these wonderful hose; then get the whole family to wear them. See what you gain and what you save. Six pairs wear free from holes, tears or darns for full six months, or you get new hose free.

Holeproof Sox—6 pairs, $1.50. Medium and light weight. Black, black with white feet, light and dark tan, navy blue, pearl gray, lavender, light blue, green, gun-metal and mode. Sizes, 9½ to 12. Six pairs of a size and weight in a box. All one color or assorted, as desired.

Holeproof Sox (extra light weight)—6 pairs, $2.00. Made entirely of Sea Island cotton.

Holeproof Lustre-Sox—6 pairs, $3.00. Finished like silk. Extra light weight. Black, navy blue, light and dark tan, pearl gray, lavender, light blue, green, gun-metal, fleah color and mode. Sizes, 9½ to 12.

Holeproof Full-Fashioned Sox—6 pairs, $3.00. Same colors and sizes as Lustre-Sox.

Holeproof Stockings—6 pairs, $2.00. Medium weight. Black, tan, black with white feet, pearl gray, lavender, light blue and navy blue. Sizes, 8 to 11.

Holeproof Lustre-Stockings—6 pairs, $3.00. Finished like silk. Extra light weight. Tan, black, pearl gray, lavender, light blue and navy blue. Sizes, 8 to 11.

Boys' Holeproof Stockings—6 pairs, $3.00. Black and tan. Specially reinforced knee, heel and toe. Sizes, 5 to 11.

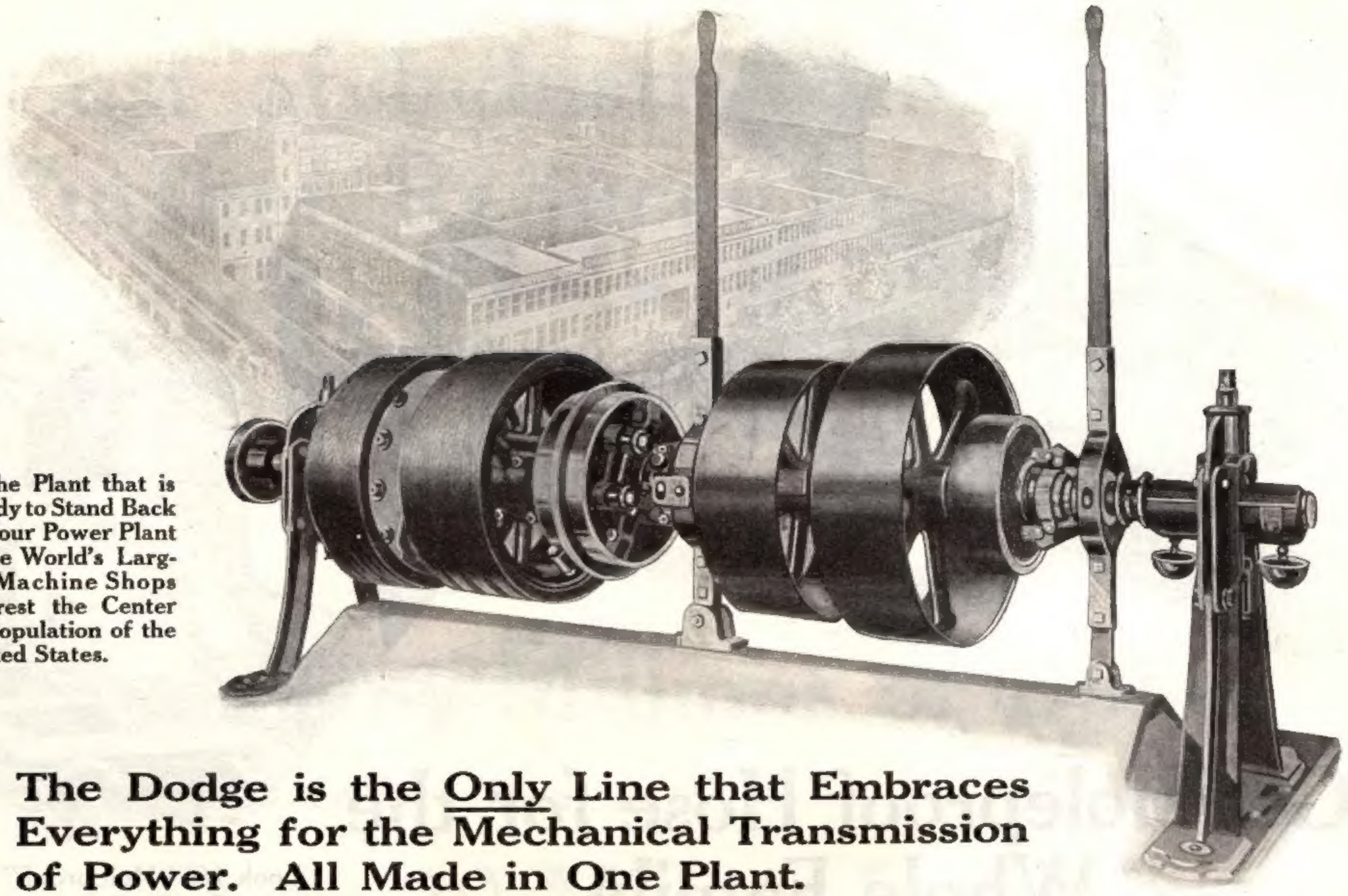
Misses' Holeproof Stockings—6 pairs, $3.00. Black and tan. Specially reinforced knee, heel and toe. Sizes, 5 to 9½. These are the best children's hose made today.

Reg. U.S. Pat. Office, 1906.

Write for Free Book—"How to Make Your Feet Happy."

Holeproof Hosiery Co., 337 Fourth Street, Milwaukee, Wis.

Are Your Hose Insured?



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The Dodge is the Only Line that Embraces Everything for the Mechanical Transmission of Power. All Made in One Plant.

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And that is the Dodge line.

That means that you can secure from your local dealer's stock, replacements on immediate order which in any other line could not be had except by special construction.

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The Mouth of the Gift Horse

By RUPERT HUGHES

ILLUSTRATED BY F. R. GRUGER

I

THE town of Wakefield was—is—suffering from growing pains—from ingrowing pains, according to its rival, Gatesville.

Wakefield has long been guilty of trying to add a cubit to its stature by taking thought. Established, like thousands of other pools left in the prairies by that tidal wave of humanity sweeping westward in the middle of the last century, it passed its ten thousand with a rush; then something happened.

For decades the decennial census dismally tolled the same knell of fifteen thousand in round numbers. The annual censuses but echoed the reverberations. A few more cases of measles one year, and the population lapsed a little below the mark; an easy winter, and it slipped a little above. No mandragora of bad times or bad health ever quite brought it so low as fourteen thousand. No fever of prosperity ever sent the temperature quite so high as sixteen thousand.

The iteration got on people's nerves till a commercial association was formed under the name of the Wide-a-Wakefield Club, with a motto of "Boom or Bust." Many individuals accomplished the latter, but the town still failed of the former. The chief activity of the club was in the line of decoying manufacturers over into Macedonia by various bribes.

Its first capture was a cutlery company in another city. Though apparently prosperous it had fallen foul of the times, and its president adroitly allowed the Wide-a-Wakefield Club to learn that, if a building of sufficient size were offered rent free for a term of years, the cutlery company might be induced to move over to Wakefield and conduct its business there, employing at least a hundred laborers, year in, year out.

The Scene Somehow Reminded Barstow of One of Poe's Landscapes

There was not in all Wakefield a citizen too dull to see the individual and collective advantage of this hundred increase. It meant money in the pocket of every doctor, lawyer, merchant, clothier, boarding-house keeper, saloon keeper, soda-water vender—whom not?

Every establishment in town would profit, from the sanatorium to the "pantatorium"—as the institution for decreasing trousers was elegantly styled.

Commercial fervor rose to such heights in Wakefield that in no time at all enough money was subscribed to build a convenient factory and to purchase as many of the shares of cutlery stock as the amiable president cared to print. In due season the manufacture of tableware and penknives began, and the pride of the town was set aglow by the trademark stamped on every article issued from the cutlery factory. It was an ingenious emblem—a glorious Cupid, in a sash marked "Wakefield," stabbing a miserable Cupid in a sash marked "Sheffield."

It was Sheffield that survived. In fact, the stupid English city probably never heard of the Wakefield Cutlery Company. Nor did Wakefield hear of it long. For the emery dust soon ceased to glisten in the air and the steel died of a distemper.

It was a very real shock to Wakefield, and many a boy that had been meant for college went into his father's store instead, and many a girl who had planned to go East to be polished stayed at home and polished her mother's plates and pans, because the family funds had been invested in the steel engravings of the cutlery stock certificates. They were very handsome engravings.

Hope languished in Wakefield until a company from Kenosha consented to transport its entire industry thither if it could receive a building rent free. It was proffered, and it accepted, the cutlery works. For a season the neighboring streets were acrid with the aroma of the passionate pickles that were bottled there. And then its briny deeps ceased to swim with knobby condiments. A tinfoil company abode a while, and yet again a tamale-canning corporation, which in its turn sailed on to the Sargasso Sea of missing industries.

Other factory buildings in Wakefield fared likewise. They were but lodging-houses for transient armies. The population swung with the tide, but always at anchor. The lift which the census received from an artificial flower company employing seventy-five hands was canceled by the demise of a more redolent pork-packing concern of equal pay-roll. People missed it when the wind blew from the west.

But Wakefield hoped on. One day the executive committee of the Wide-a-Wakefield Club, having nothing else to do, met in executive session. There were various propositions to consider. All of them were written on letterheads of the highest school of commercial art, and all of them promised to endow Wakefield with some epoch-making advantage, provided merely that Wakefield should furnish a building rent free, tax free, water free, and subscribe to a certain amount of stock.

The club regarded these glittering baits with that cold and clammy gaze with which an aged trout of many-scarred gills peruses some newfangled spoon.

But if these letters were tabled with suspicion because they offered too much for too little, what hospitality could be expected for a letter which offered still more for still less? The chairman of the committee was Ansel K. Pettibone, whose signboard announced him as a "practical housepainter and paperhanger." He read this letter, headlines and all:

MARK A. SHELBY JOHN R. SHELBY LUKE B. SHELBY

SHELBY PARADISE POWDER COMPANY

SPRINGFIELD, MASS., U. S. A.

MAKES WASHDAY WELCOME. SIDESTEP SUBSTITUTES.

WIDE-A-WAKEFIELD CLUB, Wakefield.

Dear Sirs:

The undersigned was born in your city, and left same about twenty years ago to seek his fortune. I have finally found it after many ups and downs. Us three brothers have jointly perfected and patented the famous Paradise Powder. It is generally conceded to be the grandest thing of its kind ever put on the market, and, in the words of the motto, "Makes Washday Welcome." Ladies who have used it agree that our statement is not excessive when we say: "Once tried, you will use no other."

It is selling at such a rate in the East that I have a personal profit of two thousand dollars a week. We intend to push it in the West, and we were talking of where would be the best place to locate a branch factory at. My brothers mentioned Chicago, St. Louis, Omaha, Denver and such places, but I said: "I vote for Wakefield." My brothers said I was cracked. I says maybe I am, but I'm going back to my old home town and spend the rest of my life there and my surplus money, too. I want to beautify Wakefield, and as near as I can remember there is room for improvement. It may not be good business, but it is what I want to do. And also what I want to know is, can I rely on the coöperation of the Wide-a-Wakefield Club in doing its share to build up the old town into a genuine metropolis? Also, what would be the probable cost of a desirable site for the factory?

Hoping to receive a favorable reply from you at your earliest convenience,

Yours truly, LUKE B. SHELBY.

The chairman's grin had grown wider as he read and read. When he had finished the letter he tossed it along the line. Every member read it and shook with equal laughter.

"I wonder what kind of green goods he sells?" said Joel Spate, the owner of the Bon Ton Grocery.

"My father used to say to me," said Forshay, of the One-Price Emporium, "whatever else you do, Jake, always suspicion the fellow that offers you something for nothing. There's a nigger in the woodpile some'eres."

"That's so," said Soyer, the swell tailor, who was strong on second thought.

"He says he's goin' to set up a factory here, but he don't ask for rent free, tax free, light free—nothin' free," said the practical housepainter.

"What's the name again?" said Spate.

"Shelby—Luke B. Shelby," answered Pettibone. "Says he used to live here twenty years ago. Ever hear of him? I never did."

Spate's voice came from an ambush of spectacles and whiskers: "I've lived here all m'life—I'm sixty-three next month. I don't remember any such man or boy."

"Me neither," echoed Soyer, "and I'm here going on thirty-five year."

The heads shook along the line as if a wind had passed over a row of wheat.

"It's some new dodge for sellin' stock," suspicioned One-Price Forshay, who had a large collection of cutlery certificates.

"More likely it's just a scheme to get us talking about his Paradise Powder. Seems to me I've had some of their circulars," said Bon Ton Spate.

Pettibone, the practical chairman, silenced the gossip with a brisk, "What is the pleasure of the meeting as regards answering it?"

"I move we lay it on the table," said Eberhart, of the Furniture Palace.

"I move we lay it under the table," said Forshay, who had a keen sense of humor.

"Order, gentlemen! Order!" rapped Pettibone as the room rocked with the laughter in which Forshay led.

When sobriety was restored it was moved, seconded and passed that the secretary be instructed to send said Shelby a copy of the boom number of the Wakefield Daily Eagle.

And in due time the homesick Ulysses, waiting a welcome from Ithaca, received this answer to his letter:

LUKE B. SHELBY, Springfield, Mass.

Sir:—Yours of sixteenth inst. rec'd and contents noted. In reply to same, beg to state are sending last special number Daily Eagle, giving full information about city and sites.

Yours truly, JOEL SPATE, *Secy. Exec. Comm.*

Shelby winced. The hand he had held out with pearls of price had been brushed aside. His brothers laughed:

"We said you were cracked. They don't want your old money or your society. Go somewheres where they do."

But Luke B. Shelby had won his success by refusing to be denied, and he had set his heart on refurbishing his old home town. The instinct of place is stronger than any other instinct in some animals, and Shelby was homesick for Wakefield—not for anybody, any house, or any street in particular there, but just for Wakefield.

Without further ado he packed his things and went.

II

THERE was no brass band to meet him. At the hotel the clerk read his name without emotion. When he required the best two rooms in the hotel, and a bath at that, the clerk looked suspicious:

"Any baggage?"

"Three trunks and a grip."

"What line do you carry? Will you use the sample-room?"

"Don't carry any line. Don't want any sample-room."

The Stateliest Man in Town, Amasa Harbury

He walked out to see the town. It had so much the same look that it seemed to have been embalmed. Here were the old stores, the old signs, apparently the same fly-specked wares in the windows.

He read Doctor Barnby's rusty shingle. Wasn't that the same swaybacked horse dozing at the hitching-post?

Here was the rough hill road where he used to coast as a child. There stood Mrs. Hooker on the lawn with a hose, sprinkling the street, the trees, the grass, the oleander in its tub and the moonflower on the porch. He seemed to have left her twenty years ago in that attitude with the same arch of water springing from the nozzle.

He paused before the same gap-toothed street-crossing of yore, and he started across it as across the stepping-stones of a dry stream. A rawboned horse whirled around the corner, just avoiding his toes. It was followed by a bouncing grocery wagon on the side of whose seat dangled a shirt-sleeved youth who might have been Shelby himself a score of years ago.

Shelby paused to watch. The horse drew up at the home of Doctor Stillwell, the dentist. Before the wagon was at rest the delivery boy was off and half-way around the side of the house. Mrs. Stillwell opened the screen door to take in the carrots and soap and washing powder Shelby used to bring her. Shelby remembered that she used washing powder then. He wondered if she had heard of the "Paradise."

As he hung poised on a brink of memory the screen door flapped shut, the grocery boy was hurrying back, the horse was moving away, and the boy leaped to his side-saddle seat on the wagon while it was in motion. The delivery wagons and their Jehus were the only things that moved fast in Wakefield, now as then.

Shelby drifted back to the main street and found the Bon Ton Grocery where it had been when he deserted the wagon. The same old vegetables seemed to be sprawling outside. The same flies were avid at the strawberry boxes, which, he felt sure, the grocer's wife had arranged as always with the biggest on top. He knew that some Mrs. Spate had so distributed them, if it were not the same who had hectored him, for old Spate had a habit of marrying again. His wives lasted hardly so long as his hard-driven horses.

Shelby paused to price some of the vegetables, just to draw Spate into conversation. The old man was all spectacles and whiskers, as he had always been. Shelby thought he must have been born with spectacles and whiskers.

Joel Spate, never dreaming who Shelby was, was gracious to him for the first time in history. He evidently looked upon Shelby as a newcomer who might be pre-empted for a regular customer before Mrs. L. Bowers, the rival grocer, got him. It somehow hurt Shelby's homesick heart to be unrecognized, more than it pleased him to enjoy time's topsyturvy. Here he was, returned rich and powerful, to patronize the taskmaster who had worked him hard and paid him harder in the old years. Yet he dared not proclaim himself and take his revenge.

He ended the interview by buying a few of the grocer's horrible cigars, which he gave away to the hotel porter later.

All round the town Shelby wandered, trying to be recognized. But age and prosperity had altered him beyond recall, though he himself knew almost every old negro whitewash man, almost every teamster he met. He was surer of the first names than of the last, for the first names had been most used in his day, and it surprised him to find how clearly he recalled these names and faces, though late acquaintances escaped his memory with ease.

The women, too, he could generally place, though many who had been short-skirted tomboys were now heavy-footed matrons of embonpoint with children at their skirts, children as old as they themselves had been when he knew them. Some of them, indeed, he recognized only by the children that lagged alongside like early duplicates.

As he sauntered one street of homely homes redeemed by the opulence of their foliage he saw coming his way a woman whose outlines seemed but the enlargement of some photograph in the gallery of remembrance. Before she reached him he identified Phoebe Carew.

Her mother, he remembered, had been widowed early and had eked out a meager income by making chocolate fudge, which the little girl peddled about town on Saturday afternoons. And now the child, though she must be thirty or thereabouts, had kept a certain grace of her youth, a wistful prettiness, a girlish unmarriedness, that marked her as an old maid by accident or choice, not by Nature's decree.

He wondered if she, at least, would pay him the compliment of recognition. She made no sign of it as she approached. As she passed he lifted his hat.

"Isn't this Miss Phoebe Carew?"

Wakefield women were not in danger from strangers' advances; she paused without alarm and answered with an inquiring smile:

"Yes."

"You don't remember me?"

She studied him: "I seem to, and yet ——"

"I'm Luke Shelby."

"Luke Shelby! Oh, yes! Why, how do you do?" She gave him her beautiful hand, but she evidently lacked the faintest inkling of his identity. Time had erased from recollection the boy who used to take her sliding on his sled, the boy who used to put on her skates for her, the boy who used to take her home on his grocery wagon sometimes, pretending that he was going her way, just for the benison of her radiant companionship, her shy laughter.

"I used to live here," he said, ashamed to be so forgettable. "My mother was—my stepfather was A. J. Stacom, who kept the hardware store."

"Oh, yes," she said; "they moved away some years ago, didn't they?"

"Yes; after mother died my stepfather went back to Council Bluffs, where we came from in the first place. I used to go to school with you, Phoebe—er—Miss Carew. Then I drove Spate's delivery wagon for a while before I went East."

"Oh, yes," she said; "I think I remember you very well. I'm very glad to see you again, Mr.—Mr. Stacom."

"Shelby," he said, and he was so heartsick that he merely lifted his hat and added, "I'm glad to see you looking so well."

"You're looking well, too," she said, and smiled the gracious, empty smile one visits on a polite stranger. Then she went her way. In his lonely eyes she moved with a goddess-like grace that made clouds of the uneven pavements where he stumbled as he walked with reverted gaze.

He went back to the hotel, lonelier than before, in a greater loneliness than Ulysses felt ending his Odyssey in Ithaca. For, at least, Ulysses was remembered by an old dog that licked his hand.

Once in his room, Shelby sank into a patent rocker of most uncomfortable plush. The inhospitable garishness of a small-town hotel's luxury expelled him from the hateful place, and he resumed the streets, taking, as always, determination from rebuff and vowing within himself:

"I'll make 'em remember me. I'll make the name of Shelby the biggest name in town."

On the main street he found one lone, bobtailed street-car waiting at the end of its line, its horse dejected with the ennui of its career, the driver dozing on the step.

Shelby decided to review the town from this seedy chariot; but the driver, surly with sleep, opened one eye and one corner of his mouth just enough to inform him that the next "run" was not due for fifteen minutes.

"I'll change that," said Shelby. "I'll give 'em a trolley, and open cars in summer, too."

He dragged his discouraged feet back to the hotel and asked when dinner would be served.

"Supper's been ready sence six," said the clerk, whose agile toothpick proclaimed that he himself had banqueted.

Shelby went into the dining-room. A haughty head waitress, zealously chewing gum, ignored him for a time, then piloted him to a table where he found a party of doleful drummers sparring in repartee with a damsel of fearful and wonderful coiffure.

She detached herself reluctantly and eventually brought Shelby a supper contained in a myriad of tiny barges with which she surrounded his plate in a far-reaching flotilla.

When he complained that his steak was mostly gristle, and that he did not want his pie yet, Hebe answered:

"Don't get flip! Think you're at the Worldoff?"

Poor Shelby's nerves were so racked that he condescended to complain to the clerk. For answer he got this:

"Mamie's all right. If you don't like our ways, better build a hotel of your own."

"I guess I will," said Shelby.

He went to his room to read. The gas was no more than darkness made visible. He vowed to change that, too.

He would telephone to the theater. The telephone girl was forever in answering, and then she was impudent. Besides, the theater was closed. Shelby learned that there was "a movin'-pitcher show going"! He went, and it moved him to the door.

The sidewalks were full of doleful loafers and loaferesses. Men placed their chairs in the street and smoked heinous tobacco. Girls and women dawdled and jostled to and from the ice-cream-soda fountains.

The streets that night were not lighted at all, for the moon was abroad, and the board of aldermen believed in letting God do all He could for the town. In fact, He did nearly all that the town could show of charm. The trees were majestic, the grass was lavishly spread, the sky was divinely blue by day and angelically bestarred at night.

Shelby compared his boyhood impressions with the feelings that filled his mind now that it was adult and traveled. He felt that he had grown, but that the town had stuck in the mire. He felt an ambition to lift it and enlighten it. Like the old builder who found Rome brick and left it marble, Shelby determined that the Wakefield which he found of plank he should leave at least of limestone. Everything he saw displeased him and urged him to reform it altogether, and he said:

"I'll change all this. And they'll love me for it."

And he did. But they—did they?

III

ONE day a greater than Shelby came to Wakefield, but not to stay. It was no less than the President of these United States swinging around the circle in an inspection of his realm, with possibly an eye to the nearing moment

He was Musing Upon a Philosophy of His Father's

when he should consent to reëlection. As his special train approached each new town the President studied up its statistics so that he might make his speech enjoyable by telling the citizens the things they already knew. He had learned that those are the things people most like to hear.

His encyclopedia informed him that Wakefield had a population of about fifteen thousand. He could not know how venerable an estimate this was, for Wakefield was still fifteen thousand—now and forever, fifteen thousand and insuperable.

The President had a mental picture of just what such a town of fifteen thousand would look like, and he wished himself back in the White House.

He was met at the train by the usual entertainment committee, which in this case coincided with the executive committee of the Wide-a-Wakefield Club. It had seemed just as well to these members to elect themselves as anybody else.

Mr. Pettibone, the town's most important paperhanger, was again chairman after some lapses from office. Joel Spate, the Bon Ton Grocer, was once more secretary, after having been treasurer twice and president once. The One-Price Emporium, however, was now represented by the younger Forshay, son of the founder, who had gone to the inevitable Greenwood at the early age of sixty-nine. Soyer, the swell tailor, had yielded his place to the stateliest man in town, Amasa Harbury, president of the Wakefield Building and Loan Association. And Eberhart, of the Furniture Palace, had been supplanted by Gibson Shoals, the bank cashier.

To the President's surprise the railroad station proved to be, instead of the doleful shed usual in those parts, a graceful edifice of metropolitan architecture. He was to ride in an open carriage, of course, drawn by the two spanking dapples which usually drew the hearse when it was needed. But this was tactfully kept from the President.

There had been some bitterness over the choice of the President's companions in the carriage, since it was manifestly impossible for the entire committee of seven to pile into the space of four, though young Forshay, who had inherited his father's gift of humor, volunteered to ride on the President's lap.

The extra members were finally consoled by being granted the next carriage, an equipage drawn by no less than the noble black geldings usually attached to the chief mourners' carriage.

As the President was escorted to his place he remarked that a trolley car was waiting at the station.

"I see that Wakefield boasts an electric line," he beamed.

"Yes," said Pettibone, "that's some of Shelby's foolishness."

A look from Spate silenced him, but the President had not caught the slip.

The procession formed behind the town band, whose symphony suffered somewhat from the effort of the musicians to keep one eye on the music and throw the other eye backward at the great visitor.

"What a magnificent building!" said the President, as the parade turned a corner. Nobody said anything, and the President read the name aloud. "The Shelby House. A fine hotel!" he exclaimed, as he lifted his hat to the cheers from the white-capped chambermaids and the black-coated waiters in the windows. They were male waiters.

"And the streets are lighted by electricity! And paved with brick!" the President said. "Splendid! Splendid! There must be very enterprising citizens in Gatesville—I mean Wakefield." He had visited so many towns!

"That's a handsome office-building," was his next remark. "It's quite metropolitan." The committee vouchsafed no reply, but they could see that he was reading the sign:

THE SHELBY BLOCK:
SHELBY INDEPENDENT TELEPHONE COMPANY.
SHELBY'S PARADISE POWDER COMPANY.
SHELBY ARTESIAN WELL COMPANY.
SHELBY PASTIME PARK COMPANY.
SHELBY OPERA HOUSE COMPANY.
SHELBY STREET RAILWAY COMPANY.

The committee was not used to chatting with Presidents, and even the practical Pettibone, who had voted against him, had an awe of him in the flesh. He decided to vote for him next time; it would be comforting to be able to say: "Oh, yes, I know the President well; I used to take long drives with him—once."

There were heartaches in the carriage as the President, who commented on so many things, failed to comment on the banner of welcome over Pettibone's shop, painted by Pettibone's own practical hand; or the gayly-bedight Bon Ton Grocery with the wonderful arrangement of tomato cans into the words, "Welcome to Wakefield." The Building and Loan Association had stretched a streamer across the street, too, and the President never noticed it. His eyes and tongue were caught away by the ornate structure of the opera house.

"Shelby Opera House. So many things named after Mr. Shelby. Is he the founder of the city or—or ——"

"No, just one of the citizens," said Pettibone.

"I should be delighted to meet him."

Three votes fell from the Presidential tree with a thud.

Had the committee been able to imagine in advance how Shelbyisms would obtrude everywhere upon the roving eye of the visitor, whose one aim was a polite desire to exclaim upon everything exclaimable, they might have laid out the line of march otherwise.

But it was too late to change now, and they grew grimmer and grimmer as the way led to the stately pleasure-dome which Shelby Khan had decreed and which imported architects and landscape gardeners had established.

Here were close-razored lawns and terraces, a lake with spouting fountains, statues of nymphs and glaring, many-antlered stags and couchant lions, all among cedar trees and flower-beds whose perfumes saluted the Presidential nostril like a gentle hurrah.

Emerging through the trees were the roofs, the cupola and ivy-bowered windows of the home of Shelby, most

"I Used to Go to School With You, Phoebe—er—Miss Carew"

homeless at home. For, after all his munificence, Wakefield did not like him. The only tribute the people had paid him was to boost the prices of everything he bought, from land to labor, from wall-paper to cabbages. And now on the town's great day he had not been included in any of the committees of welcome. He had been left to brood alone in his mansion like a prince in ill-favor exiled to his palace.

He did not know that his palace had delighted even the jaded eye of the far-traveled First Citizen. He only knew that his fellow-townsmen sneered at it with dislike.

Shelby was never told by the discreet committeemen in the carriage that the President had exclaimed on seeing his home:

"Why, this is magnificent! This is an estate! I never dreamed that—er—Wakefield was a city of such importance and such wealth. And whose home is this?"

Somebody groaned, "Shelby's."

"Ah, yes; Shelby's, of course. So many things here are Shelby's. You must be very proud of Mr. Shelby. Is he there, perhaps?"

"That's him, standing on the upper porch there, waving his hat," Pettibone mumbled.

The President waved his hat at Shelby.

"And the handsome lady is his wife, perhaps?"

"Yes, that's Mrs. Shelby," mumbled Spate. "She was Miss Carew. Used to teach school here."

Phoebe Shelby was clinging to her husband's side. There were tears in her eyes and her hands squeezed mute messages upon his arm, for she knew that his many-wounded heart was now more bitterly hurt than in all his knowledge of Wakefield. He was a prisoner in disgrace gazing through the bars at a festival.

He never knew that the President suggested stopping a moment to congratulate him, and that it was his own old task-master Spate who ventured to say that the President could meet him later. Spate could rise to an emergency; the other committeemen thanked him with their eyes.

As the carriage left the border of the Shelby place the President turned his head to stare, for it was beautiful, ambitiously beautiful. And something in the silent attitude of the owner and his wife struck a deeper note in the noisy, gaudy welcome of the other citizens.

"Tell me about this Mr. Shelby," said the President. Looks were exchanged among the committee. All disliked the task, but finally Spate broke the silence.

"Well, Mr. President, Shelby is a kind of eccentric man. Some folks say he's cracked. Used to drive a delivery wagon for me. Ran away and tried his hand at nearly everything. Finally, him and his two brothers invented a kind of washing powder. It was like a lot of others, but they knew how to push it. Borrowed money to advertise it big. Got it started till they couldn't have stopped it if they'd tried. Shelby decided to come back here and establish a branch factory. That tall chimney is it. No smoke comin' out of it today. He gave all the hands a holiday in your honor, Mr. President."

The President said, "Well, that's mighty nice of him. So he's come back to beautify his old home, eh? That's splendid—a fine spirit. Too many of us, I'm afraid, forget the old places when ambition carries us away into new scenes. Mr. Shelby must be very popular here."

There was a silence. Mr. Pettibone was too honest, or too something, to let the matter pass.

"Well, I can't say as to that, Mr. President. Shelby's queer. He's very pushing. You can't drive people more'n so fast. Shelby is awful fussy. Now, that trolley line—he put that in, but we didn't need it."

"Not but what Wakefield is enterprising," Spate added anxiously. Pettibone nodded and went on:

"People used to think the old bob-tailed horse-car—excuse my language—wasn't much, but the trolley cars are a long way from perfect. Service ain't so very good. People don't ride on 'em much because they don't run often enough."

The President started to say: "Perhaps they can't run oftener because people don't ride on 'em enough." But something counseled him to silence, and Pettibone continued:

"Same way with the electric light. People that had gas hated to change. He made it cheap, but it's a long way from perfect. He put in an independent telephone. The old one wasn't much good and it was expensive. Now we can have telephones at half the old price. But result is, you've got to have two, or you might just as well not have one. Everybody you want to talk to is always on the other line."

The President nodded. He understood the old war between the simple life and strenuous. He wished he had left the subject unopened, but Pettibone had warmed to the theme.

"Shelby built an opery house and brought some first-class troupes here. But this is a religious town, and people don't go much to shows. In the first place, we don't believe in 'em; in the second place, we've been bit by bad shows so often. So his opery house costs more'n it takes in.

"Then he laid out the Pastime Park—tried to get up games and things; but the vacant lots always were good enough for baseball. He tried to get people to go out in the country and play golf, too; but it was too much like following the plow. Folks here like to sit on their porches when they're tired.

"He brought an automobile to town—scared most of the horses to death. Our women folks got afraid to drive because the most reliable old nags tried to climb trees whenever Shelby came honking along. He built two or three monuments to famous citizens, but that made the families of other famous citizens jealous.

"He built that big home of his, but it only makes our wives envious. It's so far out that the society ladies can't call much. Besides, they feel uneasy with all that glory.

"Mrs. Shelby has a man in a dress suit to open the door. The rest of us—our wives answer the doorbell themselves. Our folks are kind of afraid to invite Mr. and Mrs. Shelby to their parties for fear they'll criticise; so Mrs. Shelby feels as if she was deserted.

"She thinks her husband is mistreated, too; but—well, Shelby's eccentric. He says we're ungrateful. Maybe we are, but we like to do things our own way. Shelby tried to get us to help boost the town, as he calls it. He offered

(Continued on Page 24)

"A Brand From the Burning"

By MYRA KELLY

ILLUSTRATED BY F. R. GRUGER

"WHERE did you get him?" asked the principal.

"In the back yard of one of those double-deckers down by the river," answered the truant officer. "Ain't he the bird!" he added in professional enthusiasm. "I've been chasing him for two or three days. He's just about as easy to handle as an eel, and today he bit me as we were coming along. He's a beauty, he is."

"And you say he doesn't speak Yiddish?" queried the principal.

"He don't speak the kind I do," the other answered. "I get on all right with the rest of the folks around here, and I certainly never expected to have trouble rounding up a kid that ain't knee-high to a grasshopper! No, you don't, sonny!" he broke off, as his charge was sliding toward the door. "You've got to stay here now and have a nice lady learn you how to read and write and cipher."

The boy looked up at his captor with the wide, desperate eyes of an animal at bay, recognizing his helplessness, but determined to bite and fight to the very end.

"Will you look at that, now!" the truant officer exclaimed. "He thinks every one's going to hurt him. That's the way some of those kids feel."

"Oh, he'll soon get over that here," the principal laughed; "I've seen them much wilder on their first appearance. The teachers know how to handle them."

"Locked Up in Russian Consulate! Prisoner!"

Left alone with his new charge the principal turned and studied him. The boy was in the corner, his eyes fixed on the closed door, his whole little body tense. His visible clothing consisted of a man's coat, cut short at the sleeves and pinned across the breast. The child was so small that this reached far below his knees, where it was supplemented by ragged stockings and shoes. He was unkempt and dirty, even according to the unexacting East Side's standard. But there was something about the poise of his head and the slow, lithe movements of his body that differentiated him from the ordinary street waif. There was no fear in him—no pleading, no sniveling, nothing but a harsh, almost mature, defiance.

"Come here!" said the principal. At the sound of his voice the child turned and looked at him, and the man found himself returning the cool regard of a pair of violet-blue eyes. Blue eyes picked up in the heart of that dusky neighborhood, where he had learned to expect all children's eyes to be either black or brown!

"I wonder what he is and where he comes from," he sighed as he rang the bell and summoned the teacher who generally acted as his interpreter; "David Copperfield's poor old friend, Mr. Dick, would find plenty of use for his famous prescription, 'Wash him,' if he were in my place."

Miss Rosen soon arrived and began her usual inquiries as to name, age, residence. The little stranger heard her through and then he uttered a sharp, three-or-four-word sentence, clear-cut, imperious; and Miss Rosen, a sweet and portly lady of fifteen years' faithful teaching, flushed to the edge of her hard, black pompadour and stared, incredulous, at the ragged form before her.

"Well," said the principal, as she made no effort at translation, "what does he say?"

"I do not speak his language," she answered.

"And yet you understand him?"

"I understand him—yes ——"

"Well," repeated the principal, in no mind to allow one small boy to upset his morning's routine—"Well, if you understand him, tell me what he said. What language was it that he used?"

"Russian," she replied, "pure Russian, and what he said is the only Russian phrase which many of the Jewish people ever hear. I have not heard it since I escaped from Russia with my parents years and years ago. I had hoped never to hear it again. I must refuse to translate it to you."

When she had gone, all shaken, back to her class the principal shook a remonstrating head at his captive, who was by this time examining the bookcase with a disparaging eye. Catching the man's glance he made some remark in his liquid speech and thumped his chest.

"Perhaps so, my boy," Mr. Trevar agreed. "But I'm studying your case. No English; horrid temper; young wild animal, in fact. It's hard on the girl," he admitted to his own conscience, "but I guess it's a case for Room 18," and rang the bell again and sent word to Room 18 to summon Miss Bailey to his office. "We've caught a Tartar," he told her, "almost literally a Tartar. He seems to have strong racial prejudices, and I shall have to assign him to you until he learns a little English."

"But if he speaks no English at all," Miss Bailey remonstrated—for children of this kind were her greatest trial, and she was already laboring with three of them—"would he not be happier with one of the teachers who could understand him?"

"Ah! but they wouldn't," he replied; "that's just the point. Miss Rosen tells me that he's a Russian and not a Jew. He said something extremely rude to her just now. No, you'll have to take him, at least for a few days, until I can make some inquiries about him and his parents. We shall have to get the truant officer to give us the child's name and address. Will you take him with you now?"

Constance Bailey had a smile to which many a lonely, frightened little novice had yielded a shy and sweet response, but there was no answering smile here. She stretched out a hand to take the boy's, but he eluded her, reached the door, opened it and stood at stiff attention until she had preceded him into the hall.

"Well, I'll be blamed!" reflected the principal. "Manners, and princely ones at that!"

On the way to Room 18 Miss Bailey's newest responsibility walked beside her with a free and upright carriage strangely at variance with the shoes he walked in. Once or twice she spoke to him, and his answer was an uncomprehending, but courteous, inclination of the little head. Once he spoke to her. It was when they passed the platform in the assembly-room. He pointed to the piano and said something eagerly, authoritatively, in that language whose like Miss Bailey had never heard. She nodded and smiled at him, and they fared on together.

Again, at the door of Room 18, he punctiliously allowed her to precede him. But as he entered after her and met the full regard of Room 18's dark eyes he stopped and returned the glances bent upon him with a cool, insulting indifference.

"This is a new little boy," announced Miss Bailey, "to whom I want you all to be very kind. He doesn't speak much English, but we shall teach him that. Morris, he will sit near you."

Morris Mogilewsky, all timid friendliness, approached the stranger. Here, surely, was a queer, new little boy in a "from man's" coat and with an exceedingly dirty face; yet if Miss Bailey hailed him as a new little friend, then as a new little friend he must be made welcome.

"Talk to him a moment, Morris," teacher commanded. "See if he won't tell you what his name is."

Morris obeyed, and the child answered him in the words that had so upset Miss Rosen. But Morris had left Russia when he was only two years old, and the phrase held no meaning for him, though the tone made him pause in puzzled doubt.

"I don't know how he says," Morris reported to Miss Bailey. "I says out of Jewish, 'What is your name, little boy?' und I don't know what he says. On'y, it ain't names und it ain't lovin'."

"Gold; Dirty, but Gold"

"Very well, dear; you may go back to your place. I'll keep him here beside me for a while," answered teacher, more than ever at a loss, for the winningness of Morris had never failed to charm a stranger.

At the recess hour, when all the other children filed down into the yard, teacher sent Patrick Brennan with a little note to Mr. Eissler, the teacher of the biggest boys, those nearly ready for graduation. He was an elderly man, wearing well in the service to which the noblest of his race have always devoted themselves. He and Miss Bailey were great friends; and much of the understanding of this alien race, its habits, its emotions and its innate refinement—the understanding which made her reign in Room 18 so peaceful and beneficent—she had acquired from him and from the books he lent her.

"Dear Mr. Eissler," ran the note, "will you come to Room 18 when you are at leisure? I have rather an interesting specimen of child life which I am keeping for your inspection."

During the short period which had elapsed between the stranger's arrival and the departure of first readers the newcomer had undergone an entire change of manner. Not that he had softened toward his little future companions; rather he grew in hatred and vindictiveness as the busy morning progressed. It was his attitude toward Miss Bailey which changed. In the principal's office and on the way through the halls he had seemed to waver on the brink of friendliness. But he had sat beside her desk and had seen her moving up and down through the narrow streets of her kingdom, encouraging here, laughing there, explaining with patient care and detail, laying a friendly hand on bent little shoulders and setting hair-ribbons more jauntily erect—behaving, in fact, with a freedom and affection most evidently reflected and magnified by her subjects. And as he watched her his little mouth lost all its softness and the hard, inscrutable look disfigured him again.

When Mr. Eissler, in response to the summons, opened the door the newcomer's back was toward it. He wheeled at the sound, and clear and quick he lashed out his single phrase.

Miss Bailey chanced to be looking at her old friend, and, at the child's voice, saw him cringe and shrink as if from a blow.

"There it is again!" she cried. "That's all we can get him to say. Tell me, Mr. Eissler, *what* does it mean?"

She got no answer.

The man, in all the dignity of his cutaway and his white linen, was glaring at the child; and the child, in his ridiculous rags, pitiful, starved and dirty, was looking the man over from top to toe with contemptuous, careless eyes. They stood so for some space, and it was the man who turned away.

"I will not pretend not to understand," said he to teacher, "but I must decline to translate those words. They bring back—they bring back—ah, God! what they bring back!"

"Ah, yes, I know!" said Miss Bailey, in vague but ready sympathy. "I'm very, very sorry."

While this conversation was in progress its object was wandering about Room 18, surveying with a blasé air its pictures, the canary, the goldfish bowl and the flowery window-boxes. Occasionally he glanced at Miss Bailey with unfriendly disillusionment. And upon one of these occasions Mr. Eissler, at teacher's request, asked him his name.

The boy answered at greater length than before, but, judging by the man's face, in equally offensive language, and Mr. Eissler turned to Miss Bailey.

"The principal will have some difficulty," said he, "in finding a teacher who can speak that child's language. It's Russian, pure Court Russian, and not spoken by our people except when they make a special study of it. I know it a little."

"And do you care to tell me," asked Miss Bailey, "any part of what he said just now?"

"He says," the man replied, "that he will

not speak to Jews nor to ——, and by this he means you —a seeming Christian who makes the Jew her friend and allows Jewish babies to touch her hands. You've read of the Russian autocratic spirit. Well, there you see it. Even in a little child. It's born in them."

"But how did it get here?" marveled Miss Bailey. "Here, on the East Side of New York, where he must be just about as popular as a wolf cub?"

"Just about," answered Eissler. "Of course, I'm not going to pretend to tell you how this particular specimen got here. We've had one or two cases where the Jews, driven out, kidnaped a Russian child in revenge. And sometimes nihilistic and other revolutionary societies draw Jew and Russian together. Perhaps the boy's mother is in Siberia, digging sulphur. Perhaps she's in Petersburg, designing becoming mourning. But from the look of the boy and the truant officer's account of him I feel pretty safe in saying she isn't about here."

"Yes, I think you're safe in that. He hasn't been washed in a month."

"He'll be better after you've had him a while," said Mr. Eissler gallantly. "I back you against Hagenback as a taming influence."

"You flatter me," laughed Miss Bailey. "But I'll try. Of course, I'll try." But she had scant opportunity.

At luncheontime the new little boy departed with the others, but at afternoon session he was not among them, as by law prescribed.

Day after day passed and brought no sign of him. Teacher reported her bereavement to the authorities and enjoined the first readers to produce the boy or tidings of him, and, although they failed to procure the boy, the tidings were not wanting. They rarely are, in East Side affairs. Morris Mogilewsky was the first to procure definite information.

"I seen that boy," he announced with pride. "I seen him runnin' down Scannel Street, und I calls und says you likes you should see him in the school, on'y he runs by a cellar und don't says nothings. He puts him on just like he was here und he had awful cold looks. Teacher, he ain't got no hat, und the snow was coming by his hair. I looks in the cellar und I had a 'fraid over it the whiles nothings stands in it, on'y pushcarts und boxes."

"But do you think that he lives in the cellar?" queried teacher.

"He don't *lives* at all," replied Morris. "He don't *boards* even. He runs all times."

"Runs?" queried Miss Bailey.

"Teacher, yiss, man'an, runs. He lays in sleep by barrels; comes somebody, und he runs. He lays in sleep on sidewalks by bak'ry stores where heat and smell comes; comes somebody, und he runs. He lays in sleep by wagons maybe; maybe by stables where horses is und straw. *All* places what he could, he lays in sleep; und *all* places where he lays, comes somebody und he runs."

"What's he always running from, Morris?"

"Teacher, I dun'no. He ain't got no 'fraids. I guess maybe he don't likes nobody shall make nothings mit him. I tells him how you says he shall come on the school, und he hits me a hack in mine face und runs on the cellar."

"I'd like to see him hit me," said Patrick Brennan, son of the policeman on the beat, a noble scion of a noble sire. "Me pop he wouldn't stand fer no funny play," and, urged by Miss Bailey's friendly attitude toward Morris, he boasted, "I'll bring him to school if ye want me to; I ain't afraid of him." And one afternoon, some days later, he did appear with his "new little friend."

It had taken six big boys, Patrick and the janitor to secure his attendance, and he hardly reaped the benefit which so much effort deserved; for, except that he was thinner and in a wildly blazing passion of indignation and indignity, his second attendance at Room 18 was much like his first.

Again his studies were interrupted for several days, and it was the truant officer who next restored him to the halls of learning. Between these two appearances Morris had procured further intelligence.

"That new boy," he began as always, "that new boy, he is in bizzness."

"So that's the reason that he fights against school!" cried teacher, well accustomed to the interference of the sweatshop. "I'm very glad to know his reason for staying away. I was beginning to fear he was not happy here, that he didn't like us."

"Teacher, he don't," said Morris, with the beautiful candor which adorned all his conversations. "He hates us."

"But why, why?" demanded Miss Bailey.

"He hates the childrens," the still candid Morris explained, "the whiles they is Sheeneys. He hates you the whiles you is Krisht."

"Rather an unfriendly attitude altogether," commented teacher. "And how do you know he hates me because I'm a Christian?"

"My mamma tells me how it is. She says he has mads the whiles you is Krisht und makes all things what is loving mit Sheeneys. My mamma says he is Russians; und Russians they don't makes like that mit Sheeneys. Teacher, no, man'an, loving ain't what Russians makes mit us. They makes all things fierce."

"I know, I know," said Constance Bailey; and then —"What is the little boy's business?"

"Teacher, he'sa firelighter."

"A firelighter," echoed Miss Bailey, with visions of arson before her eyes. "A firelighter, did you say?"

"Teacher, yiss, man'an, he is a firelighter, but sooner he wants he could to come on the school the whiles he ain't got no bizzness on'y Saturdays."

And then Miss Bailey understood. She had heard of certain stranded waifs left high and dry when the ebb of Christianity receded before the flood of Judaism, and New York's great East Side, once a fashionable district, then claimed by a thrifty Irish element, became a ghetto. It was the Jewish sabbatical law which gave the derelicts an opportunity to earn a few pennies every Saturday. For no orthodox Jew may kindle fire on the Sabbath. And no frugal Jew, even in the impossible circumstance of being able to afford it, will keep the stove alight all through Friday night. Hence, he employs a Christian to do the work he would not stoop to.

And this was the occupation of that amazing new boy! Miss Bailey clearly saw the path of her duty and it led her, the lighter of fires in tow, straight to the Society for the Prevention of Cruelty to Children. For some days, however, this path was closed to her conscientious feet. The boy was lost again, and Miss Bailey, who took the welfare of her charges very much to heart, was seriously distressed and uneasy.

The first readers were enlisted as a corps of detectives, but though they prowled in likely and unlikely spots they brought no news of the stranger.

A week went by. The principal, the truant officer, Patrick Brennan's father, were all informed and enlisted in the quest. But day followed day, empty of news. Mr. Eissler could offer no suggestion, though he promised that if the child should reappear he would make further and more patient efforts to elicit some information from him. And then quite casually one afternoon Sergeant Brennan appeared in Room 18 with a bundle of rags under his arm.

"Here he is for you, miss," he announced, waving away her acknowledgments with a stout blue arm before he removed his helmet and dried his heated brow. "I seen him several times since you spoke about him, but never run him down until now."

Again the child was thinner and his likeness to a hunted animal was clearer, more heartbreaking. "And how should he be otherwise?" reflected Constance Bailey as she realized that, partly through her bidding, he actually had been persistently hunted throughout the past weeks.

After three o'clock, when the first readers, including the loudly-objecting board of monitors, had been sent home, Miss Bailey secured every exit save the door into the hall, established the new boy in one of the front row of seats, locked the hall door upon her own retreat and sought Mr. Eissler.

"He Lays in Sleep by Barrels; Comes Somebody, Und He Runs"

"The Russian child has turned up again," she told him. "I've had him in the class since lunchtime, and I never knew of so disturbing an element. A band in the street, a piano-organ, even the passing of a fire-engine, would have left those babies calmer than his mere presence did. Did you ever see a poultry-yard when a hawk was perched in a neighboring tree? Well, there you have my class as long as that boy is in the room. Brainless! Stupid! Huddled in their seats! I declare, I hardly knew them. And he—he hardly looked at one of us."

"He'll look at me," said Mr. Eissler, picking up a brass-bound ruler. "By-laws may be by-laws ——"

"No, no," cried teacher, "not that! I don't think I could bear it. And as for him, he would either kill or die. He's almost spent with rage and starvation. I think you'll find him more amenable than he was before."

Mr. Eissler did not find him at all. Room 18 awaited them, pleasant, orderly and empty. Empty, too, was the whole great building and all the rooms they searched through, save for the sweeper-women who met their queries blankly. They had noticed no boy.

"Again!" exclaimed Miss Bailey almost tearfully, as they returned. "What shall I ever do about him? I meant, you know, to take him now, this very afternoon while I had him, up to the Society's rooms in Twenty-third Street."

"How often has he been here altogether?" asked Mr. Eissler. Teacher crossed to her desk, sat down at it and commenced to turn the pages of the rollbook with listless hand. Mr. Eissler stood beside her, and behind them both the door of the supply closet, in which all class necessities were stored, opened gently, noiselessly, inch by inch, until the firelighter stood forth with a sheet of sulphur matches in his hand. The joy of coming vengeance made his little face look very old as he advanced upon the unsuspecting backs of his enemies. He struck one of his matches upon some inner surface of his rags; and as teacher pointed and Mr. Eissler stopped to examine all the crosses which marked one section of the rollbook the firelighter held the match to the hem of Miss Bailey's heavy walking-skirt. It burned dully, and the child had shut himself into the closet again before the smell of fire was noticed and located.

Then alarmed and excited was Mr. Eissler, but not reduced to panic. In a moment he had smothered the smolder and was beating off the sparks with his ruler.

Miss Bailey just then chanced to turn toward the closet door and saw a curl of smoke making its way stealthily through a crack in one of the panels. Mr. Eissler saw it, too, threw the door open and revealed the lost child—his rags all smoking and smoldering about him. They threw Miss Bailey's heavy ulster about him and rolled him upon the floor, patting and pressing the bundle until they were quite sure that no fire remained. Then teacher, kneeling down, turned back the ulster. Very quiet and relaxed lay her problem.

"Dead?" she questioned in terror.

"Oh, hardly. Slip your hand in over his heart."

Teacher did so and breathed again. "Beating," said she, and withdrew her hand, and in her cufflinks was entangled a thin string.

"Gold," exclaimed Eissler instantly; "dirty, but gold.

Miss Bailey drew the chain out farther and disclosed a flat locket.

"Cut it off and keep it for him," Eissler advised. "I'm going to ring for the ambulance, and I know that there would be precious little gold left on him by the time he reached the ward. I'll send one of the women to you as I go." And so Miss Bailey sat on the floor and regarded this bitter fruit of her striving. A child—a little child, hunted, wounded, as far as she could see, even unto death. And for the

(Continued on Page 28)

"I Must Refuse to Translate It to You"

The Gentlemen From Missouri

WHAT THE BANK EXAMINER DOES AND DOES NOT DO

By Harry Snowden Stabler

ILLUSTRATED BY G. P. HOSKINS

THE relation between the national bank examiner and the bank is, up to a certain point, that of surgeon and patient.

The aforesaid point is that the examinee—if such a word may be coined for the occasion—in both cases pays for the examination. There the analogy ends, for your surgeon comes at your request, thumps you, punches you, asks questions and makes you into an aristocrat by cutting out your appendix—if you want him to do it.

The representative of the Comptroller of the Currency comes when he chooses—at least twice a year—and, should he find a diseased spot in the bank, he lops off a part of the profit-and-loss account, or even part of its surplus and undivided profits, with which to patch up the place. But he doesn't say, "By your leave, good sir."

The Old Man Fairly Blew Up

Few people, even bankers themselves, realize the power at times wielded by these men. Besides our own Uncle Joe and Nelson Aldrich the examiner is one of the few autocrats in the employ of the United States Government.

For the Comptroller—final arbiter between the bank and his men—says to the latter: "If you find a bad state of things in a bank correct it on the spot. Do it now. Don't bother this office with letters and telegrams asking for advice. If you find a bank insolvent, its depositors in immediate danger of losing everything, close the bank's doors; then make report to this office."

Of course, such extreme cases are happily rare; but they have happened and will happen again. Ordinarily, the examiner either writes or wires the Comptroller the facts and awaits his decision; for examiners have reported a bank insolvent when it had suffered only an impairment of its capital. A bank is not insolvent until its capital, surplus and undivided profits are wiped out by losses, and the remainder of its assets are not sufficient to meet its liabilities; these liabilities, of course, excluding its capital stock.

After expressing your amazement at such a high-handed proceeding you naturally wonder what sort of men these examiners are, to be invested with such power.

Well, they have been of all sorts—good, bad and indifferent—for, be it known, the position has been largely a political one, with the usual carelessness and inefficiency attendant upon such a system.

The writer in twenty or more years has seen examinations that were simply farcical. The effect of such examinations is both negative and positive: the examiner discovers nothing crooked, and he invites a crooked man to get by him. This condition is undergoing a thorough and radical change—but of that later.

The Details to be Checked

TO SAY what the ideal bank examiner should be is to call in turn, one after the other, on all the virtues.

Presupposing that he has a thorough practical knowledge of banking in all its phases and has the National Bank Act at his fingers' ends, the bank examiner should be a man of tact, patience and resourcefulness, quick-witted, fair and fearless in the discharge of his duties. And all these attributes should be backed up by a skull full of plain, hard common-sense. At times he has more need of the last item than of all the rest put together.

The public understands the examiner to be a sort of detective—a sleuth, as it were. But he is not, though he should have an analytical turn of mind and the ability to follow up the first trace of wrongdoing when he runs across it. Crookedness invariably leaves a trail, no matter how indistinct the trail may be.

The examiner's duties as prescribed by law are briefly these:

He sees that the assets called for on the books are in hand; that they are of sufficient value to meet all liabilities; that the twenty-five per cent reserve (cash, in the hands of approved reserve agents) is distributed in proper proportion; that the bank does not carry national banknotes (bills of other banks) in its reserve funds; that the bank is not holding real estate other than its own premises; that the officers and employees are properly bonded; that the ten per cent limit in issuing loans is not exceeded; and that the records (the various ledgers, cash-books and so on) are kept in the proper manner. This about covers his duties as prescribed by the National Bank Act.

Under present conditions he should not be expected to do more. That he has often disappointed expectations is the result of conditions. Primarily, these conditions are: first, that the examiner is paid on a percentage basis; second, that at times he has been appointed seemingly without any regard to his fitness for the job.

The Bookkeeper's Easy Money

SUCH a one was he who blew into a bank one day just before closing-time.

The wise cashier instructs his men to give the examiner all the assistance they can within reason, but this man had everybody on the jump from the start. After counting something like two hundred and fifty thousand dollars in cash in about two hours he went over to the general bookkeeper and asked him to take off a statement of his ledger as of that day.

The bookkeeper had just taken one off the day before; moreover, it was the first of the month and he was up to his eyes in work. Furthermore, he did not like the examiner. So he shut his ledger, slid it along the desk and said:

"Help yourself, sir; I am snowed under now."

There was some conversation between the two, and later the bookkeeper did as he was requested. The next day he showed the teller a five-dollar note. "Easy money," he grinned. "Why, Blank could not take off that statement to save his life."

This may or may not have been true. In any case he was working on a percentage basis. The more banks he examined the more fees he got. Hence, he was in a hurry.

The same is true of an examiner whom I once saw count very carefully the loose gold in the paying teller's tray. He then opened one of the many bags of the yellow metal stowed in the vault, looked into it, closed it up and weighed the other bags without opening them. They might have contained iron washers, for all he knew.

Another one who was not in such a hurry used to go out and get a drink two or three times while counting the bank's cash. He had no assistant, either.

These men have long been out of the service. They should never have been in it, for there are no men in the employ of the Government upon whom rests a greater responsibility or who have at times been subject to greater pressure, political and otherwise.

It is, therefore, plain that the Comptroller's Department has in the past been subject to just criticism for its failure in the detection of wrongdoing. On the other hand, it has never been sufficiently appreciated or rewarded for the splendid, clever work it has done, not only in the exposure of mismanagement and crime, but in helping the lame ducks to regain a sound footing.

There is one thing which should be understood, and that is that it is a physical impossibility for the examiner to go through a bank in the manner which the public seems to think he does.

The examiner is not an auditor.

Occasionally a bank sends to an audit company and says: "Gentlemen, come give us a clean bill of health."

The Cashier Admitted That He Had Hypothecated the Bonds

In such cases, supposing the bank has a deposit line of, say, three or four millions, the company will send four or five of its experts, who stay possibly a month or more. They count the cash three or four different times; they balance every passbook they can get hold of—some people simply will not send these books in; they verify every account on the general ledger, check up the stock ledger, the certificate of deposit ledger; they prove the value of each piece of collateral, and so on down to the last detail.

The examiner and his assistant stay two days, usually. There are only about a hundred of them, and there are seven thousand banks to be examined twice a year. Figure that out.

The examiner comes in generally about half-past two in the afternoon and, after a short chat with the president and cashier, goes over to the paying teller's desk. "Aha!" he says as they shake hands, "here is the man who always has his cash in apple-pie order."

The teller, with a wink at his side partner, hands over his keys, remarking that "A good jolly is worth just what you pay for it," or words to that effect. He carefully shows the examiner where and how his cash is kept.

The examiner seals all but one compartment containing the teller's reserve cash. The contents of this he takes out and, breaking open the bundles, which are composed of separate packages of like kind and denomination, thumbs each note in each package—that is, he does this until he gets down to the ones and twos. At times the teller has as many as a hundred and twenty-five or thirty thousand of them done up in bundles of a thousand, fifty in each package. Each bundle of these will be "busted," a package taken at random and counted. And nobody blames the examiner for letting it go at that.

And how the teller loves to see his money messed up! It takes him days, working at odd times, to get it into shape again; for the examiner's effort to tie it up neatly and compactly is generally a bluff.

There is rarely anything wrong found in this money. When a man goes crooked he generally makes a "quick touch and getaway" of it.

An instance of a paying teller being a long time at his crooked work occurred in a bank where the holder of that position checked up the items received through the clearing house.

He forged "cashier's checks," destroying them the next day as they came in, and manipulated his cash and the figures to conform to the proper grand total. He got away with a great many thousands before his nerve went back on him suddenly and he collapsed, standing at his desk. The present methods of the examiner would make such a thing impossible.

The Absent-Minded Examiner

NEXT in order is the receiving teller's cash. This being simply the day's receipts over the counter and those brought in by the runners the amount is comparatively small. I never knew of but one hitch to occur in this part of the work.

That was year before last, when one of these Gentlemen from Missouri took hold of my cash, late one afternoon. Of course, I had a dinner engagement that evening—it always happens so; and the examiner, too, must have had an engagement.

"Well, sir, how much have you got for me?" he asked.

I replied that it was some thirty-five or forty thousand dollars, carefully showing him the drawer containing the bulk of it, also a compartment below, holding ten or twelve thousand of mixed stuff which I had not had time to assort. The examiner was then left to his own devices.

The door of the compartment being in his way he inadvertently kicked it shut. When he had counted all the money, as he thought, he called me and began at another desk to add up his sheet. Just as he found that his total and mine did not agree I was getting busy with the stuff he had scattered about and opened the door of the lower compartment to realize that he had not touched its contents.

When his attention was called to this he cried: "Look here, Mr. Teller, I don't care how much money you have for us to count, but I insist upon being shown all of it at first."

"You were shown every bit of it," was the reply. "You shut that door yourself after barking your shins against it."

Then he remembered having done so, and his assistant, seated at a table not far away, vouched for the fact that I

had but that moment opened the door. There had been no possible chance of juggling the money.

The tension having relaxed somewhat, the examiner finished his task and hurried to the rear, calling to me as he passed the corner of the vault, "All right, I am through with you."

"Oh, go chase yourself!" I said. The remark was not heard by him, but he proceeded to do it at once, for the next instant we were all startled by cries of "Help! help!" sounding fainter each time

"I Insist Upon Being Shown All of it at First"

The gentleman had mistaken the unlighted marble staircase behind the vault for the washroom and had walked off into the dark void, yelling about every third step he struck all the way down to the cellar. As he weighed over two hundred pounds, the fact that he was at the discount desk the next morning seemed to all of us a miracle.

Considering the uniformity in the character of business done by banks, the almost endless differences as to methods and details are surprising. Of course, the smaller the bank the more likely it is to have its various departments concentrated in the hands of a few men. Herein lies a source of frequent wrongdoing.

In one small bank the cashier was also the discount clerk. He robbed the bank for a long time through this department by means of the adding machine.

Such a machine is absolutely accurate when in good order. The mechanism is incredibly complex, making it impossible for any but an expert mechanic to adjust it intelligently. Moreover, the cover of metal and glass is locked to the base, and the key always in possession of the representative of the firm who manufactured it. The latter has to be sent for each time it gets out of order.

Therefore, when the examiner came he doubtless thought himself safe, in summing up the total of discounted notes, to allow the cashier to "run off" the various amounts on the machine while he, the examiner, called them. They knew each other very well, too.

Of course, to succeed in his attempt to cover up his tracks the cashier had to carry in his head the amount he was short and to make this up unnoticed. He did not throw the amount into the machine all at once, but by degrees. He had to do all this accurately in order to avoid having to go over the whole list again, in which case the two men would probably have changed places.

Such a proceeding takes a steady nerve and cool brain, yet this cashier got away with it time and again. But he was down with typhoid fever once when the examiner came, and then the jig was up.

This was one of those cases where nobody ever discovered the slightest clew as to the reasons for crooked dealing.

The Bonds That Bred Suspicion

THE examiner must often experience that subtle, intangible something which we are in the habit of calling a flash of intuition. Here is one such case which is a classic of its kind.

This Gentleman from Missouri was also the personal friend of the cashier of a bank which he had just been through. That officer was another of those who had complete control of one department—the collateral securities for loans and the bonds the bank owned for investment. The bonds remained undisturbed for long periods in a safe-deposit box in another bank.

The examiner found his friend's institution all right in every particular. But the following week, while examining another bank in the neighborhood, he paused before a block of bonds held as collateral for a loan made by a firm of brokers.

There was no reason for his sensing of something wrong. But he had the sensation of one who, in a dark room, suddenly feels the presence of another without being able to see him.

He began absently to strap the bonds together again. The second of the rubber bands snapped in his hand. It was an old one. The other one was new. His eye then fell on the number of the top bond; it was of even thousands. The others were numbered consecutively down to the last one.

With the instinct and habit of a hound on the trail, yet not knowing why, he opened the package again, examining each bond separately until he came to one which had a coupon not yet due cut off by mistake. It was pinned back in its place.

Instantly, the intuitive flash became recognition. They were the identical bonds held as an investment by his friend's bank which had been examined the week previous.

One of two things was true: the bank had sold those bonds, which was most unlikely, for they were gilt-edged, or his friend was crooked. He felt sure that the former was true, but he took no chances.

Finishing the work in hand he went over to his friend's bank. "Ed," said he, "I have lost that list of securities you hold at the —— National. Slip over with me, won't you, so I can get another?"

"That's not necessary," was the careless reply. "I have the list here."

"Haven't sold any of them, have you?"

"No."

"Do you recall the numbers of these?" the examiner asked, placing his finger on an item of twenty thousand dollars.

"What bank are you at?" was the question hoarsely whispered. The cashier threw up his hands when told and admitted that he had hypothecated the bonds to make good his margins in bucking the market.

The same examiner told the writer of a certain bank president who went to Europe leaving his signature on many sheets of the bank's own blank certificates of stock. Such certificates have to be signed by the president and cashier, and a national bank may not lend on its own stock. But by the time the president returned the cashier had filled in the certificates at his leisure, borrowing thousands of dollars on them from banks in the neighboring towns.

When the examiner tripped this cashier up it was found that the stock market had gone against him also. And the bank had to make good.

After This Cashier, the Deluge

FORTUNATELY, it was not ruined completely, as was the one whose cashier wrecked it by means of rediscounts, both of genuine notes and forgeries.

In this case the examiner criticised severely the amounts loaned to certain depositors, some of whom were directors. He demanded a reduction of them as soon as it was possible to make it. He came again and again to see if the officials were complying with his demands. His continued presence led an enemy of the bank to start a rumor concerning its solvency. A run followed, and when the examiner took charge it was found that with these men it had been simply a case of "after us the deluge." The run swallowed up the bank and swept at least one of its officers into the penitentiary.

As to notes discounted on single names—that is, simply the maker's promise to pay—and upon the indorsement of notes by one or more persons or a business firm, the examiner has to be very careful. He asks a great many questions of the officials, makes many other inquiries, and from them tries to draw fair and accurate conclusions.

Except in the largest, most important loans and discounts he cannot know the responsibilities of either the makers or indorsers of many hundreds of pieces of paper.

It is a question the writer has often heard discussed, whether or not an examiner should be retained in one city or section for long periods of time.

The principal advantage, and a very great one, too, is in this very matter of the discounts. An examiner going over the same line of paper, year after year, may gradually get a fair knowledge of the discounts in each bank and so make it easier for him to note what to a strange man would appear ordinary.

He Got Many Thousands Before His Nerve Went Back on Him Suddenly

A person may open an account in several banks, gradually extend his line of credit to the limit in each one, and then disappear.

Just such a case became known to the writer not long ago. A man victimized several banks in this manner and, later, wrote from a small town in Canada to the bank that was hot on his trail, offering to compromise.

The cashier replied that the case was in the hands of the Pinkertons, and that like "Davy Crockett's coon" the absent one had better come down. He came. This fellow's name was peculiar—so unusual, in fact, that I am convinced that had not his crooked transactions followed one another in such quick succession the examiner would have remembered his name as a borrower from several banks and looked him up.

On the other hand, there is the everlasting personal equation: the friendships and intimacies that naturally follow where men have known each other for years and the attendant laxity that sometimes results.

Apropos of this, I laugh yet at the president of a bank who, in my hearing, came up to the paying teller and said, "Well, Mr. Blank, the counting committee is going through you on Monday. I hope you are ready."

"I am always ready, sir," was the instant reply.

The president turned away laughing, apparently oblivious to the fact that he had made a bad break.

It's good fun sometimes when one of these "counting committees" goes on the war-path. Its members, composed of the directors, usually have long since ceased to do any actual work of a clerical kind. And maybe they don't do a thing to a teller's money! The path they make is sometimes cyclonic. The cashier having, perhaps, been a clerk himself, takes particular delight in making them do all the stunts.

Especially in the matter of past-due paper the examiner has use for all the tact and discretion he can muster. Whether it should be still carried on the books as an asset in whole or in part is manifestly a matter for discussion. The examiner does not rely solely on the statements of the bank's officers. He must have other sources of information, create them if necessary, and he has been known to raise an awful row by being indiscreet in his manner of doing it.

The Comptroller has to rely entirely upon information given him by his examiners as to the value of a bank's assets, so it may be seen that his representative must be accurate and fearless in rendering a fair estimate.

Each Bundle of These Will be "Busted," a Package Taken at Random and Counted

After a statement of the general ledger is taken off, the balances of the bank's correspondents, as shown, are verified by letters from the examiner to each one. And this, by the way, is done in the case of the receiving teller's items, the examiner inclosing a printed slip in the envelope of each clearing-house bank bearing the amount they should be charged with. Then the envelope is sealed and the slip is returned by mail to the examiner by each bank, though, of course, such a proceeding is impossible in the case of the individual ledgers, upon which are many hundreds of accounts, both dormant and active.

Waking Up a Dormant Account

A BOOKKEEPER in a bank in a large city selected the account of an old gentleman who always had many thousands to his credit upon which he seldom drew. He forged the name of the old man to a check for ten thousand dollars and deposited it under an assumed name in a small bank in a distant part of the city. Several days later he drew another check for a like amount, opening an account in still another bank.

The two checks came back to the bank on which they were drawn through the regular channel and were passed upon by the proper persons. The crooked bookkeeper charged up his own forgeries to the old man's account, canceled and later destroyed the checks.

A month afterward Mr. Bookkeeper went to the two small banks on a busy Saturday, drew out his money and had the books squared. There were only two entries in each—a debit and a credit. He destroyed the two books and the two checks, leaving not the slightest tangible evidence against himself. Then he waited for an explosion.

It came nearly a year afterward. The old man fairly blew up when he found twenty thousand dollars charged to his account. So did the officers of the bank when the checks corresponding to the entries could not be found.

The old man swore he never issued them. The officials said he must have done so, for they came through the regular course of business and the bookkeeper said he remembered charging them up. But when it was found that both accounts had been closed the mystery deepened.

The tellers in the two small banks where the forgeries had been deposited could not identify a single man in the big bank, much less the crooked bookkeeper.

The weak point in the armor proved to be the circumstantial evidence in the destruction of *those two checks only* and of the man's absence on the days the checks were deposited and the money withdrawn.

Editor's Note—This is the first of two articles by Mr. Stabler upon the bank examiner. The second will appear in an early issue.

BEATRICE IN ARCADY

By Richard Walton Tully

ILLUSTRATED BY GUSTAVUS C. WIDNEY

I THINK panic years are simply horrid—every one with a long face and wearing black and explaining how poor Auntie's death has made it impossible to entertain this year, when everybody else knows it is only those dreadful banks. You see, the banks get together and have a "run" and that fixes it so that all the men stop their wives' allowances. Billy Filston explained it to me one night.

But with mamma it was different; her stocks had all their margins fearfully torn off, or maybe it was coupons. Something like that. At any rate, it left mamma at Palm Beach and me there visiting Bee, without even money for the pay-your-board flowers or bonbons that I used to send up every week. (They didn't cost much, and the maid put them in my room, anyway.) So mamma wrote me to hang on at the Appletons' as long as I decently could.

But, dear me! The Appletons weren't having smooth water themselves. I knew that by the way quiet settled down over the dining-table whenever anything about expenses was mentioned. And besides, one night Bee's father made it tremendously plain that for the summer there was going to be what he called a "reorganization."

Bee must have thought it was something nice. Because she laughed, and patted him on both cheeks, and then went out with me and ordered five of the stunningest bathing suits you ever saw. But, thank goodness, I stopped her from getting three extra beach gowns that they tried to sell her at Dupin's! I felt Mr. Appleton meant something dreadful, and sure enough he did!

It happened the night the bill for those five bathing suits came in. And if you ask me I think that Mr. Appleton was simply horrid, the way he talked to both Bee and her mother. Then his wife called him a bear, and he threw up his hands and with almost tears in his eyes said, "No, if I had had sense enough to be a bear I wouldn't be in the awful hole I am now." So he wasn't, you see.

Mrs. Appleton wanted to know then what they were to plan for the summer. He just put his foot down and said that there'd be no Newport this year. Imagine! No Newport! I could have understood it if the Appletons were of the hang-on-the-edge-and-smile-as-if-you-really-are-it crowd. But to be a nearly-in, and no Newport!

"Horrors!" said Mrs. Appleton. "What have I worked twenty years for? And this season was to be my triumph! I demand to know why we cannot go!"

"Well," said Mr. Appleton, "if you must have me say it before our guest, it is because—because we can't afford it!"

There—it was out! The Appletons were tightly pinched for money, just like mamma and me.

Mrs. Appleton bit her lip and said, "I should think you might have spared me that, Oliver."

But I just spoke up and pretended it was not a disgrace to be without money and I said I'd never breathe a word of it to any one. And I haven't—until now.

Bee looked up. "How funny," she said, trying to realize it. "Think of being without—without —— But, papa"—she was all bubbly again—"those men down in the stores—I'll just say, 'Charge it to Mr. Oliver Appleton,' as I always do."

Then Mr. Appleton got angry again and sat on that plan—though I think it was tremendously clever of Bee, don't you?

After that everything settled down so blue and glum that I was glad when Billy Filston and George Miller came around with the limousine car and just insisted we go to the theater with them.

But Mrs. Appleton felt so put out she simply refused to be chaperon and we all sat there like sticks—and through the draperies I could see Mr. Appleton smoking cigars like a chimney.

But Billy Filston is a dear. He sat down at the grand piano, thumped chords and sang What's the Use of Worrying Till the Rent Man Comes Around? and after that Wait Till the Sun Shines, Nellie, and pretty soon Bee got right up and went in to her father, sat on his knee and kissed him. Then she whispered to him, and it must have been something nice, rather, because he came into the drawing-room with his face lighted up. He patted her on the shoulder and called her his own girl, after all.

So Mrs. Appleton thought from the way he looked that Bee had coaxed him into changing his mind about Newport, and rang for her wraps, and was the first one into the motor car. But upstairs, while we were powdering, Bee explained what she had promised her father. You see, last time abroad she brought home a lot of hotel pasters for luggage. She had told Mr. Appleton that she wouldn't go to Newport, but that she would spend the summer somewhere else that was cheap, and come back with those pasters all over her luggage, and talk about how lovely Paree was this year, and all about the new styles. She would get those out of the magazines. Bee's so original!

She Couldn't Hook Them Without Running and Perspiring All the Powder off Her Nose

When we came downstairs again in the elevator Billy was still in the drawing-room and Mr. Appleton was saying, "Anything but Newport."

I heard Billy laugh. Then he said, "Oh! then I guess it's nix for By the Sad Sea Waves tonight. I'll take them to Way Down on the Old Farm instead."

And they came out into the hall together, Mr. Appleton slapping him on the back and saying that Billy would be President yet—of a promotion company (whatever that is).

So that's the way we came to go to the Comedy Theater instead of the Odeon, though why, goodness knows. But, anyway, that night made a great difference in Bee's summer plans. It was a nice play, rather—all about the dearest old farmer, and the handsomest young man, and a chicken, and a haystack, and a well that the workmen stood around and sang. And George said, "Ah, that is the kind of a girl," when he saw the heroine come in, dressed in gingham and positively the ugliest sunbonnet you ever saw in your life. "Simple," said George, "and sweet." And he looked all kinds of sarcasm at Bee.

You see, the girl on the stage just loved the fine young man and said she would for ever and ever, and George hadn't really made up with Bee yet since she broke off their engagement that fifth time, when she got interested in that poet fellow and his Anarchist friends.

Then I said something about Patricia Boardman and her milkmaid song that had been given for charity at the St. Gothard Hotel.

George said, "Yes, didn't she look corking in that little blue dress!"

At this, Bee got perfectly green. She didn't speak again for ten or fifteen minutes, and that's surprising for her. She usually talks right through any play, because it shows one is awfully blasé. Now, I could see by the way she knit her brows that she must be thinking, rather.

Then the old man on the stage said that the young man was "not handsome, but he has a heart of gold," and Billy Filston remarked that Golden Heart looked like Bee's forty-second cousin he met the other day.

At that Bee began making dimples again and wanted to know all about him. It seemed his name was Othaniel Appleton Littlefield, and he always had thought from his name he was related. He was something in a broker's office, but before that he had lived in the country, just like the hero on the stage. Bee began to ask Billy all kinds of questions, looking sidewise to see just how much it worried George. And before the play was over Billy promised to fetch her relative up to the house.

"He may be my affinity," she said, clasping her hands and shutting her eyes dreamily. "And it's the smart thing to flirt with one's cousin. All the royalty do that—and marry them," she said, making a *moue* at George.

Of course, that practically spoiled the whole evening for us all, because George went out after the next act and didn't get back until just before the curtain went down.

And next day Billy said that after they took us home George was so miserable that he ended up at five o'clock in the morning by battering an inoffensive Englishman in the head because he said he believed in "Primo Geniture." George wasn't sure what it was, but it sounded like the law that lets cousins marry each other, and so he hit him on general principles.

So next evening, if you please, here was Othaniel Appleton Littlefield. Billy came in first and pretended he was a footman, and announced him as "Othaniel *Appleton* Littlefield, long-lost forty-second-cousin-extraordinary."

Littlefield wasn't used to Billy, of course, and got dreadfully nervous and red all over and stuttered something about "not sure that his middle name ——" and then flunked. Billy was so pleased that he chortled with joy.

But I saw Bee look him over very carefully. He was a new man, and Bee never misses a chance—because, she says, you never can tell.

But, of course, I could tell right away. You see, it all fitted together. Bee sat close to him and put her eyes near and worked her dimples. She coaxed out of him all about his old home and the stream and the trees and everything that sounded like the way it had been in that play. When he couldn't think of any more she made him tell it over again, and by half-past eleven, when I came back into the room, he was holding her hand and telling her to "Come with me into Arcady." That must have been where he lived. No, it wasn't, either, because it really was Mossybrook; but Arcady was where he wanted Bee to go.

When Bee saw me she rose to her full height and reached out her hand—like that. "Dear," she said, "I hear the murmuring of the brooks and the whispering of the wild flowers!" And she closed her eyes slowly and sighed.

But Othaniel spoke up. "Wind—whispering of the wind, you mean."

Being corrected disturbed Bee just a second. But then she got her dreamy pose back again. "Ah, yes," she said, "I mean the wind in the wild flowers." And she waved her hand languidly to show how it blew.

Outside in the smoking-room Mr. Appleton and Billy had been getting friendlier and friendlier with every trip of the butler. Now they came in.

Bee turned to meet them, holding out her other hand so that the rings sparkled. "Papa," she said, "I am going away from here."

"What! Away from here!" said Billy, knowing that one.

But Bee was in earnest. She went on and told how she was going to leave the horrid city and sit in Nature's lap.

"Whose lap?" asked Billy, amazed.

"Now, don't be silly," said Bee. "Papa, Mr. Littlefield is going on his vacation soon, and he has promised to take us to a love of a place in the country, with wells and farmers and everything like that. Please, Papa, can I go?"

Mr. Appleton looked from Bee to Othaniel and then from Othaniel to Billy. All he said was, "Billy, you're a wiz!"

"But can I go?" asked Bee, frowning.

"Why, of course!" Mr. Appleton said it quick, as though he was afraid she'd change her mind. "Sure! Everybody, too! Here's Billy, I want him to go along. He looks all run down." He put his hand on Billy's shoulder. "And you, Miss Milbank!" He nodded at me. (So that fixed my summer all right.) Then he turned back to Billy. "I put the whole thing in your hands. I don't want my little girl to be disappointed in her vacation, so you take her into the country and give her the best there is and send the bills to me."

Billy salaamed three times and said: "Yes, Your Majesty, I shall endeavor to conduct the entertainment properly." And with that he led Othaniel away.

But Bee was so excited she just wouldn't let things drop. She had to have it all planned right out. So she kept her father up two hours and then they both went up and waked Mrs. Appleton.

I don't know what she said about going to Arcady, but from her tone ——! ! Well, anyway, Bee came down still

radiant and said it was all fixed splendidly. They were going to let all the servants go except one who was to stay and take care of Mr Appleton. This year he'd live at home instead of going to a hotel. But the house was to be boarded up just as if they were all really out of town. Mr. Appleton promised to sneak in through the basement door, so that anybody who saw him would think he was only the caretaker. Most people who knew him would be away, anyhow.

Early next morning we began to get ready. Bee and I spent the whole day selecting her costumes. First, she went to Dupin's and picked out a love of a silk in checks. It was exactly the shade of the one the pretty girl in the play had worn. Bee said that, anyway, the silk would pass for gingham if they didn't look too close.

Then we went to Tiffany's and Bee ordered a shepherdess crook, which they promised to have ready on time. It was to be inlaid with silver and different kinds of stones. Besides, it matched Bee's antique necklace that she never had had a chance to wear, because it wasn't up to date enough for town. If she wore it with one of the low-necked milkmaid dresses in the country it would be a darling.

Billy Promised to Get Her a Trained One if She'd Give Him a Chance

Then at Antoinette's she got two bonnets—not like that stage girl's. No! They were simply creations, that's all—a kind of poke—and the most expensive things in the shop. But Antoinette said they were "just ze sing for ze country, mademoiselle," and so Bee decided they'd do. We got some artificial flowers for her to wear tied down under her ear

Bee also decided to put her hair down in braids. So we got quantities of ribbons for that and to tie over her instep when she wore her milkmaid slippers. They were the cutest things, and only twenty dollars! Then there were a lot of other things that the shopmen along the Avenue insisted that you just had to have in the country, and everything. I stopped her once. "Bee," I said, "aren't you spending rather—rather ——"

But Bee sat on me. "Well, I like that. Didn't I tell father I'd do without my maid!"

Which, of course, was true, so she kept right on, and that night rode home so tired and happy that she telephoned Antoinette's and ordered an extra poke for me. Bee always is so generous

After that, Billy came around every day to talk things over.

"Billy," I teased, shaking my finger at him, "are you getting Beatrized, too?"

"No," he said, laughing. "Only I'm hired to watch this Country Limited stock and not let it go below par." (Now what did he mean by that?)

And about every night, too, Othaniel came up and talked Come With Me into Arcady, while Billy played When a Boy I Used to Dwell on the grand piano. Bee felt it all so tremendously that she went to see Way Down on the Old Farm all over again.

And George—well, George was really the sickest-looking man I ever saw, but he was wise and didn't interfere. That was how he always spoiled it before, so he tried to keep a cheerful face. He dropped around once in a while to ask how Maud Müller was. But he meant Bee, of course.

At last the day came. Bee let George take her to the station in his car. As he handed her out I saw him look at her as though his heart was just breaking. "Good-by, little girl," he said; "I hope you'll have a good time."

Bee put her nose in the air and said: "I never want to see an auto or a skyscraper again. Hereafter, George, I shall live close to Nature." (She got that out of the third book on the right-hand row beside the piano. Billy found it for her.)

Mrs. Appleton was there, too. Father Appleton beamed. Bee put on a self-conscious air and told him how she was doing all this for his sake. (Just as if she didn't wake me up three times the night before to tell me all the things she was going to do in that beautiful Arcady.) And he took it for real, and said: "Never mind, my little daughter, next year you shall do as you please." (As though Bee hadn't been doing as she pleased since she was two years old!)

Last of all came Littlefield, with a smart suitcase and dressed in the latest. I think Bee was rather disappointed in that, though, goodness knows, I don't know what she expected the man to show up in. Anyhow, he seemed so delighted that at last he was really going. "Do you know, Miss Appleton," he said, "it is six years since I have seen my boyhood's home! Ah! You will like its sylvan beauty, I know. Dear old Uncle Josh Smithers, who runs the boarding-house ——"

Now, Bee started at this, rather. "Boarding-house?" she said. "I thought it was a farm."

"It is," he said, "but, of course, they take boarders."

"Oh," said Bee, and her face fell tremendously.

"But," said Billy anxiously, "they did in the play, too; don't you remember the first act?"

"That's so," said Bee, smiling again. And that made it all right.

The first thing you knew, here we were whizzing out toward Arcady.

Well, if I live to be a hundred years old I shall never forget that journey. Billy had been sympathizing with George so much that he really was a little—a little overconfident, I think. At any rate, he wanted to ring the bell, stop the train and ask the conductor if Mossybrook was a temperance town. But he quieted down when the conductor said that the express companies were still doing business, which, of course, was so, though what that had to do with it I don't see.

Then Billy thought he had lost a particular hamper basket that he had been careful of. He called it a property trunk, though what kind of property he didn't say. But maybe it had something to do with theatricals, because it had Fortesque Huntington, Reuben Glue Company, Theater, on the side

I made up my mind to find out what it was, and was mighty glad I did, because Billy told me his whole plan, which was simply tremendous. "You see," said he, "it all depends on muh. Far be it from muh to have the Princess go to the enchanted island and find it a howling desert. Now, I have had some motor trips among these Way-Down-on-the-Farm places, and if they are anything like what I have found them my guaranty to keep Bee there all summer isn't worth a continental. No, in that trunk lie all the necessities for transforming any rock-ribbed farm into a rural paradise!"

Trying to Explain It All to Mrs. Finley, the Four Singers and the Living Barometer

"What do you mean?" I asked.

"Wait," said he. "Wait and see. I want to give Othaniel a chance to make good first."

"Then you aren't against George?" said I

Billy looked at me, then looked across at Bee for a long, long while, and I thought the sparkle went out of his eyes, rather. "I am a soak," was all he said

"Of course," I agreed. "Every one knows that. What about it?"

He laughed. Then finally he said: "George is one of the finest men I ever knew, and he deserves to get her. I—I——" And he stopped laughing again. "I'm only the Princess' jester."

"But this other fellow?" And I nodded toward Littlefield.

"Ah, him?" said Billy, as if he had forgotten. "I haven't time to think about him. Bee will keep him busy."

And so she did—all the way up. He pointed out everything to Bee. And then the conductor cried out, "Mossybrook!"

"Ah!" said Littlefield, drawing himself up "Now for the sylvan beauties!"

Bee grabbed her two bandboxes and Billy got the brakeman to help him with the hamper, and we hurried to get out on to the platform. Then, oh, then—you should have seen that Littlefield's face! In front of us was a long, well-paved street. On one side was a sign:

MOSSYBROOK CREST

Desirable Residence Lots on Installments
Electric Lights From our Power Stream

J. CURTIS SMITHERS & CO., Owners
LET US BUILD YOU A HOME

And coming across the platform was a fleshy, round-faced man with a red tie and a large gold watch-chain, who held out his hand. "Well, if it ain't 'Thanny Littlefield!" he said.

Littlefield gave just one scared look. "Good gracious!" he said. "Uncle Josh Smithers!"

"Glad to see you," said Mr. Smithers. "We have three carryalls waiting for guests that want to look over our bargains in lots. Swell party! Just bring them this way, my son. You only have three hours before the next train goes back." Then he took Littlefield aside and whispered something; but all I could catch of it was "commission."

Well, you would have died if you could have seen Bee's face. First, she started to say something; then she didn't. Then she stamped her foot and sat down on Billy's hamper and looked as if she was going to cry.

"Why," she wailed, "it looks like the Bronx, only more so!"

But Littlefield had jumped over to her side. "Really, Miss Appleton," he said, "I regret this; indeed, I do. You see, I have been gone six years, and I—really, I ——" He commenced to stammer and stutter.

Behind, Billy was laughing as though he couldn't stop "Arcady has boomed!" he said.

That somewhat roused Bee from her disappointment. She turned round. "Billy," she said, "we go back on that next train."

Well, that stopped Billy's laughing, you better believe. I suppose he thought of all the fine things Bee's father had said about him for arranging the trip so nicely. Anyway, in a second he was serious again.

"Just a minute," he said. And he went, arm in arm, up and down the platform with Mr. Smithers, talking fast, making motions and joking with him.

Behind us, Mrs. Appleton stood like a statue and never said a word. Well, there we were, and a crowd of half-grown boys and one or two men were looking at us curiously.

Littlefield was talking all the time, trying to make up in some way for what he had done.

Then, here came Billy across the platform with his face all smiles. "It's all right, Bee," he said. "We have just made a little mistake, that's all. It is true that this place has grown a bit since Mr. Littlefield was here, but Mr. Smithers says just beyond, untouched by the wild and maddening civilization, lies the Arcady you seek. It is only a short drive in the carriage, and if you will go up to the hotel and have a bite of luncheon I will drive over and see if it is all right."

Well, there was nothing else to do. So Mrs. Appleton, Bee and I got into a two-seated carriage and pretty soon we were trying to eat positively the worst luncheon that I ever had in my life. I thought Billy had gone, but just as I came out he waved his hand

"Come on," he cried. "Are you game? Remember, it's for Bee."

"Where are you going?" I asked.

"To Arcady," he answered. "I don't know where it is, but we'll drive till we find it."

I looked up. There was a driver and Billy's basket on the front seat. I decided to go—because—because Billy really is a nice boy. I found Bee, and she promised to explain matters to her mamma, and so we were off.

It took us almost an hour to ride to another place, but when Billy saw it he was perfectly happy. "Pretty near it," he said. "There's the fields and the stream and a tree or two. If we only had a nice old man!"

But there wasn't anything but a sharp-faced woman who kept telling us, over and over again, what her lowest price was. Then Billy paid her three weeks in advance for the whole party, and added an extra five, and that made some difference. She became excruciatingly nice, and told us where we could get an old man. It seemed there was somebody they called the Living Barometer down the road. He would be a splendid old man for us, so Billy paid his board, too, and she promised to bring him up before Bee came. Then Billy remembered about the well, and it turned out that they didn't have any, only one of those thump, thump things that pumps water up from the brook. Billy said that would never do, unless they dug a hole and ran pipes into it. So he set three men to work to do this right outside the house, and after they had finished he put a lovely curb around it.

By this time the sharp-faced woman thought Billy was crazy, but every time she had any doubt Billy went down into his pocket and pretty soon she let him do about as he wanted

We just stayed there and sent the carriage back with orders to bring the rest of the party. It was mighty hard work for us to get ready—Billy thought of so many things to do. He hunted up a cow and drove it down and tied it in the yard. He was awfully disappointed when Mrs. Finley (that was the sharp-faced lady) said that there were no girls to stand around and sing tra-la-la when Bee got down from the carriage. But we did so many other nice things. There was a splendid assortment in that basket!

First, Billy took out one of those red bandana handkerchiefs and pinned it on the Living Barometer's coat, just like it was hanging out of his pocket. Then he hunted up a lot of straws for the old man to chew. He didn't want to do it at first, but Billy promised him five cents a straw. That made it all right. Then Billy looked around for a silly boy, but they said there wasn't any, though we might be able to get one from the Home for the Feeble-Minded, ten miles up the road. Billy said we didn't have time, so we let that go. But we did get an old oaken bucket for the well. It had had tobacco in it and didn't look very clean; but still, Billy said it would have to do.

And then when all was ready here came the wagon with Bee, her mother and Mr. Littlefield. We had worked pretty hard, I can tell you, but Bee's joy when she saw the place repaid us, though everything came near being spoiled by the well running over. You see, they forgot to turn off the water; but Billy got that fixed and everything passed off gorgeously. The Living Barometer began telling about the weather in the year '64, and pretty soon said, "I want to know!" That pleased Bee, because it was just like the dear old farmer in the play.

And Littlefield, though he looked dazed, rather picked up courage. But all he could say was, "Ah! You see! Ah!" Bee was so happy she turned and said: "Forgive me if I was cross to you. It is lovely." But poor Billy, standing behind her with his face running with perspiration, and who had done it all, she didn't have a word for him.

Ah, that was a glorious night for Bee. She gurgled over the cow. "How splendid!" she said. "And it has horns! Why don't they have one in Central Park Zoo?"

She thought the chickens were fine, too, only, of course, she knew about them. Then came the supper, and we had a nice meal. After the experience of that luncheon Billy had looked out for that. And the Living Barometer told how he saved the Valley in 1881 by predicting a flood long before it came, and giving everybody a chance to get out. "Only," said he, "they wouldn't believe me, and stayed."

Bee looked at the sharp-faced woman and said, on the sly: "Maybe he has loved her for years and doesn't dare to tell her."

Ah—this, indeed, was Arcady! And Littlefield was so pleased to see Bee so happy that I could see him begin to pick up hope again. Then supper was over and the moon came up. Bee gurgled and gurgled. And when her mamma retired with a headache she strolled out with Othaniel, down toward the brook, wearing her poke bonnet for the first time, hanging back of her head, just as the girl in the play had done. I sat in the window outside on the porch and Billy sat and watched them. I heard him sigh. "What is it, Billy?" I asked.

"It is rather pretty," he said, "don't you think? Any fellow ought to be glad to walk with a girl like Bee on such a night as this." Then he laughed. "But, Heavens, will it last?"

"Well, you know Bee," I said. "Nothing ever lasts with her."

"This is going to last," said Billy, "or I lose my job. Can you think of anything else for me to do?"

Of course I couldn't, but when Bee came back we found out what was lacking. "Where's the quartet?" she asked.

"What quartet?" asked Billy, surprised.

"Why, the men who come and stand around the well and sing!"

"Gee whiz!" said Billy to me, "I forgot that." Then he turned back to Bee. "Ah, the quartet!" he said. "You mean the four men. It's too bad. They're on a vacation tonight, but—but they'll be here tomorrow."

"Ah," she said, disappointed, rather.

But I could see that altogether she was pleased, and the way Littlefield grinned I knew that he was sure of her again. Bee swung her bonnet on her hand, like Edna May, and looked down very demurely.

"Good-night," said Littlefield, holding out his hand.

"Good-night," she said, and bobbed one of her knees down, just as the peasants always do in grand opera. And with that she went up to her room, I with her.

Billy told me the next morning that he was never so relieved in his life—everything was so fine. And when he saw Bee in the shepherdess costume he was sure that things were coming out all right.

But, the very first thing, Bee waved that beautiful Tiffany crook and wanted to know where the sheep were.

Billy said there were no sheep.

"No sheep?" she cried.

So Billy had to go around the house and ask the Living Barometer where he could get some sheep. The old man batted his eyes and tried to remember. Then he said: "Nobody has been raising sheep in these parts for nigh on to forty years!"

"Ah," said Billy, "I remember—Central Park. Though I hate to leave the field of battle at such a moment."

"What do you mean?" I asked.

"I have to hire the quartet today."

Then I suggested that he get Gid Van Styne to get some of the Central Park sheep and send them out to him, and Billy said I was a genius. He bribed a man with an old buggy to take us over to Mossybrook, and he telegraphed to Gid. It read: *Express me at any cost two woolly sheep, alive. Get them in Central Park, I think. Send bill to me. Billy.* He showed me a copy of it.

"That ought to bring them," he said.

And, sure enough, next morning they came; but Bee did not shepherdess them far, because they ran about all the time and kept Billy and Littlefield out of breath trying to chase them back. Then a dog joined in and drove one of the sheep through a fence, forgot he was after it and bit a horse. Then a farmer came over and Billy had to pay him one hundred dollars because—oh, I don't know why.

Those sheep didn't turn out well at all, and after all the trouble, too. I saw the bill for them. Gid sent it right along. But, if it had been I, I shouldn't have paid it, because it was absurdly impossible. It was summer, you know, and the very first item was:

To SKATING one watchman	$ 5.10
Then came:	
Two pieces of rope	.10
Bribing small boys	1.30
Porterhouse for collie	.60
Express wagon	3.50
Intercepting express-man (so he would forget)	6.20
U. S. Express charges, prepaid	4.83
Total	$ 21.63

No charge for personal souse.

All Billy said was, "Sheep at half the price!" and mailed the bill to Bee's father, together with the bill for the horse

That sheep business started things wrong, rather. Everything had been fine up to that, but when Bee found she couldn't hook them around the neck with her crook without running and perspiring all the powder off her nose she said she didn't care much for crooking sheep, anyhow, and sawed off it would make a lovely cane! You know it is quite the thing to carry them now.

The quartet showed up promptly that night. But Billy had forgotten to tell them, it seems, just what he wanted; they came in the most odious, near-fit, Sixth-Avenue-style garments you ever saw, and they stayed in the parlor around the organ and sang Brown October Ale from Robin Hood execrably.

Well, Bee was terribly disappointed, and I tell you she gave Billy a piece of her mind when they went. Billy protested that this was the night in the week that they were invited into the house, and there would be no trouble afterward. They would stay in their places out by the well.

And, sure enough, next night they did finely, because Billy rehearsed them all day on The Old Oaken Bucket and Oh, Where is My Wandering Boy Tonight? And he painted the tobacco bucket all green to match, so that it almost looked like moss. And he dressed them up in linen dusters and old, wide, straw hats he got out of his hamper. And one had a false beard, too.

But somehow, as I said before, after that sheep affair things began to go wrong. You see, Bee put on her milkmaid dress and went out to milk the cow. She had the darlingest pail and the little three-legged mahogany stool they made for her at the Goldridge Studios. But the cow, the horrid thing, kept stamping all the time and switched Bee in the eye with its tail, and finally, after they got that tied, the milk wouldn't come out when she pulled and the cow just knocked her over.

I tell you, Bee was furious, though Billy promised to get her a trained one if she'd give him a chance. But Bee said No—*that* part of Arcady she'd leave alone.

But Othaniel brushed her off and coaxed her over to see a haystack he had found.

That cheered Bee up. Because Billy ran and got her what he called her Maud Müller rake. It was a wooden thing and she was just going to pull a big lot of the pile down when a gnat got into her other eye. And after she came back to the house and had that taken out she suddenly found that her face and wrists were all covered over with poison ivy. She had caught that down by the creek the night before, and her face and eyes commenced to swell fearfully.

Then the Living Barometer said it was surely going to rain. Maybe it would rain for two weeks at least. That made Bee awfully blue. "Think," said she, "think of staying in a place like this with it raining all the time!"

Poor Littlefield's face got long, and he kept saying things like "But think how jolly it will be to climb the hills," and everything like that.

But Bee didn't say a word. Out at the well the quartet was singing, Oh, Where is My Wandering Boy Tonight? Finally she asked Littlefield if he minded if she just sat there a little while and thought.

He took the hint, of course.

Billy saw him get up, and left off leading the quartet to come over and find out what was the matter. Of course, he knew that things were going wrong. So he

(Continued on Page 27)

What's the Use of Worrying Till the Rent Man Comes Around?

THE DANGER MARK

By Robert W. Chambers

AUTHOR OF THE FIGHTING CHANCE AND THE FIRING LINE

ILLUSTRATED BY A. B. WENZELL

III

GERALDINE SEAGRAVE awoke tired; she had scarcely closed her eyes that night. The fresh odor of roses filled her room when her maid arrived with morning gifts from Kathleen and Scott.

She lay abed until noon. They started dressing her about three. After that the day became unreal to her.

. . . . . .

Manhattan was conventionally affable to Geraldine Seagrave, also somewhat curious to see what she looked like. Fifth Avenue and the neighboring side streets were jammed with motors and carriages on the bright January afternoon that Geraldine made her bow, and the red and silver drawing-rooms, so famous a generation ago, were packed continually.

What people saw was a big, clumsy house expensively overdecorated in the appalling taste of forty years ago, now screened by forests of palms and vast banks of flowers; and they saw a number of people popularly identified with the sort of society which newspapers delight to revere; and a few people of real distinction; and a young girl, noticeably pale, standing beside Kathleen Severn and receiving the patronage of dowagers and beaux, and the impulsive clasp of fellowship from fresh-faced young girls and nice-looking, awkward young fellows.

The general opinion seemed to be that Geraldine Seagrave possessed all the beauty which rumor had attributed to her as her right by inheritance, but the animation of her clever mother was lacking. Also, some said that her manners still smacked of the nursery; and that, unless it had been frightened out of her, she had little personality and less charm. Nothing, as a matter of fact, had been frightened out of her; for weeks she had lived in imagination so vividly through that day that when the day really arrived it found her physically and mentally unresponsive; the endless reiteration of names sounded meaninglessly in her ears, the crowding faces blurred. She was passively satisfied to be there, and content with the touch of hands and the pleasant-voiced formalities of people pressing toward her from every side.

Afterward few impressions remained; she remembered the roses' perfume, and a very fat woman with a confusing similarity of contour fore and aft who blocked the lines and rattled on like a machine gun, saying dreadfully frank things about herself, her family, and everybody she mentioned.

Naida Mallett, whom she had not seen in many years, she had known immediately, and now remembered. And Naida had taken her white-gloved hand shyly, whispering constrained formalities, then had disappeared into the unreality of it all.

Duane, her old playmate, may have been there, but she could not remember having seen him. There were so many, many youths of the New York sort, all dressed alike, all resembling one another—many, many people flowing past her where she stood submerged in the silken ebb eddying around her.

These were the few hazy impressions remaining—she was recalling them now while dressing for her first dinner dance. Later, when her maid released her with a grunt of Gallic approval, she, *distraite*, glanced at her gown in the mirror, striving to recall something definite of the day before.

"*Was* Duane there?" she asked Kathleen, who had just entered.

"No, dear. . . . Why did you happen to think of Duane Mallett?"

"Naida came. . . . Duane was such a splendid little boy. . . . I had hoped ——"

Mrs. Severn said coolly:

"Duane isn't a very nice man. I might as well tell you now as later."

"What in the world do you mean, Kathleen?"

"I mean that he was rather horrid abroad. Some people don't mind that kind of thing, but I do."

"Horrid? How?"

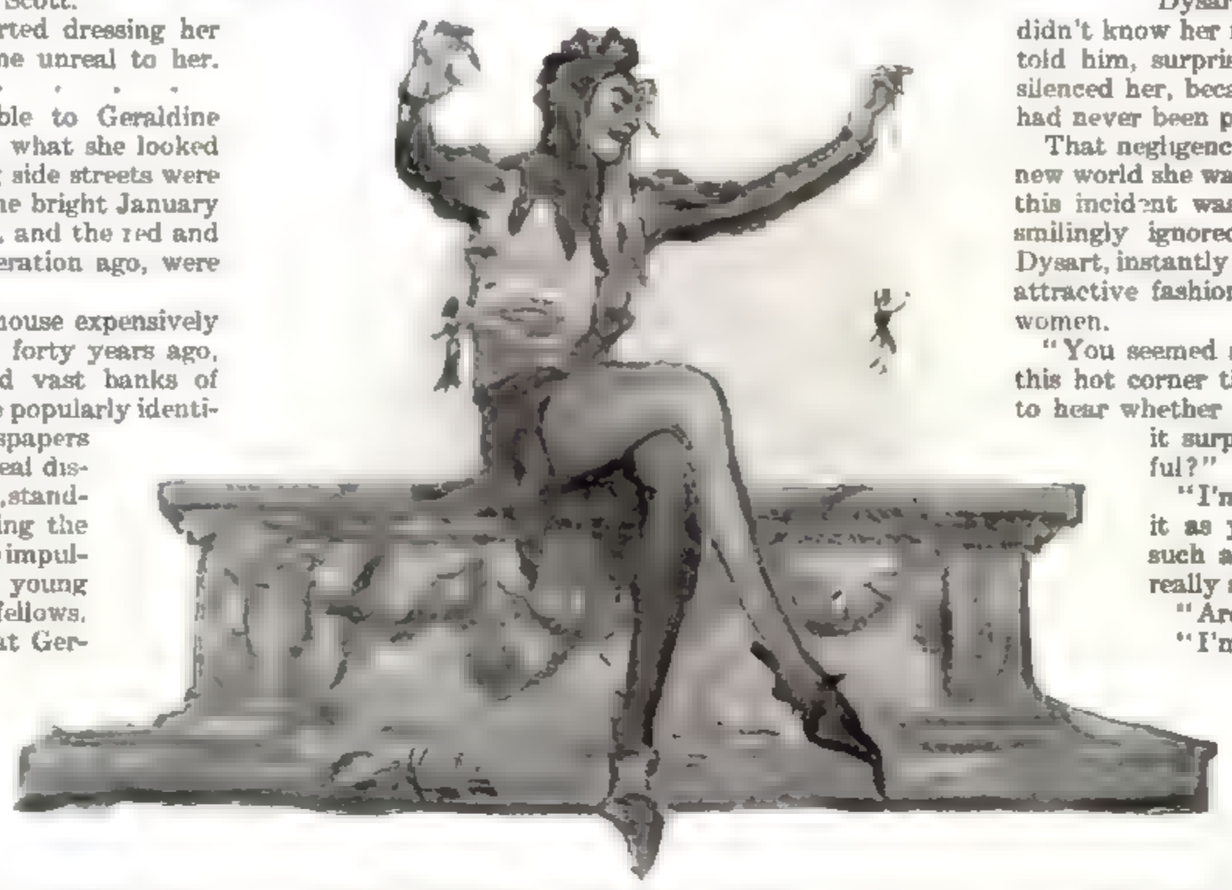
"He went about Europe with unpleasant people. He had too much money—and that is ruinous for a boy. I hate to disillusion you, but for several years people have been gossiping about Duane Mallett's exploits abroad, and they are not savory."

"What were they? I am old enough to know."

"I don't propose to tell you. He was notoriously wild. There were scandals. Hush! Here comes Scott."

"For Heaven's sake, pinch some color into your cheeks!" exclaimed her brother; "we're not going to a wake!"

And Kathleen said anxiously: "Your gown is perfection, dear. Are you a trifle tired? You do look pale."



"Tired?" repeated Geraldine. "Not in the least, dearest. . . . If I seem not to be excited, I really am, internally; but perhaps I haven't learned how to show it. . . . Don't I look well? I was so preoccupied with my gown in the mirror that I forgot to examine my face."

Mrs. Severn kissed her. "You and your gown are charming. Come, we are late, and that isn't permitted to débutantes."

It was Mrs. Magnelius Grandcourt who was giving the first dinner and dance for Geraldine Seagrave. In the cloakroom she encountered some very animated women of the younger married set, who spoke to her amiably, particularly a Mrs. Dysart, who said she knew Duane Mallett, and who was so friendly that a bit of color warmed Geraldine's pallid cheeks and still remained when, a few minutes later, she saluted her heavily-jeweled hostess and recognized in her the fat fore-and-aft lady of the day before.

Mrs. Magnelius Grandcourt, glittering like a South American scarab, detained her with the smallest and chubbiest hands she had ever seen inside of gloves.

"My dear, you look ghastly," said her hostess. "You're probably scared to death. This is my son, De Lancy, who is going to take you in, and I'm wondering about you, because De Lancy doesn't get on with débutantes, but that can't be helped. If he's pig enough not to talk to you it wouldn't surprise me—and it's just as well, too, for if he likes anybody he compromises them, but it's no use your ever liking a Grandcourt, for all the men make rotten husbands—I'm glad Rosalie Dysart threw him over for poor Jack Dysart; it saved her a divorce! I'd get one if I could; so would Magnelius. My husband was a judge once, but he resigned because he couldn't send people up for the things he was doing himself."

Mrs. Grandcourt, still gabbling away, turned to greet new arrivals, merely switching to another subject without interrupting her steady stream of outrageous talk. She was celebrated for it—and for nothing else.

Geraldine, bewildered and a little horrified, looked at her billowy, bediamonded hostess, then at young De Lancy Grandcourt, who, not perceptibly abashed by his mother's left-handed compliments, lounged beside her, apparently on the verge of a yawn.

"My mother says things," he explained patiently; "nobody minds 'em. . . . Shall we exchange nonsense—or would you rather save yourself until dinner?"

"Save myself what?" she asked nervously.

"The nuisance of talking to me about nothing. I'm not clever."

Geraldine reddened.

"I don't usually talk about nothing."

"I do," he said. "I never have much to say."

"Is that because you don't like débutantes?" she asked coldly.

"It's because they don't care about me. . . . If you would talk to me I'd really be grateful."

He flushed and stepped back awkwardly to allow room for a slim, handsome man to pass between them. The very ornamental man did not pass, however, but calmly turned toward Geraldine and began to talk to her.

She presently discovered his name to be Dysart; and she also discovered that Mr. Dysart didn't know her name; and, for a moment after she had told him, surprise and a confused sense of resentment silenced her, because she was quite certain now that they had never been properly presented

That negligence of conventions was not unusual in this new world she was entering, she had already noticed; and this incident was evidently another example of custom smilingly ignored. She looked up questioningly, and Dysart, instantly divining the trouble, laughed in his easy, attractive fashion—the fashion he usually affected with women.

"You seemed so fresh and cool and sweet all alone in this hot corner that I simply couldn't help coming over to hear whether your voice matched the *ensemble*. And it surpasses it. Are you going to be resentful?"

"I'm too ignorant to be—or to laugh about it as you do. . . . Is it because I look such a simpleton that you come to see if I really am?"

"Are you planning to punish me?"

"I'm afraid I don't know how."

"Fate will, anyway, unless I am placed next you at dinner," he said with his most reassuring smile.

"I'm going to fix it," he added, and, pushing his way toward his hostess, disappeared in the crush.

Later, young Grandcourt reappeared from the crush to take her in. Every table seated eight, and, sure enough, as she turned involuntarily to glance at her neighbor on her right, it was Dysart's pale face, cleanly cut as a cameo, that met her gaze. He nodded back to her with unfeigned satisfaction at his own success.

"That's the way to manage," he said, "when you want a thing very much. Isn't it, Miss Seagrave?"

"You did not ask me whether I wanted it," she said.

"Don't you want me here? If you don't ——" His features fell and he made a pretense of rising. His pale, beautifully-sculptured face had become so fearfully serious that she colored up quickly.

"Oh, you *wouldn't* do such a thing—now! to embarrass me."

"Yes, I would—I'd do anything desperate."

But she had already caught the flash of mischief, and realizing that he had been taking more or less for granted in tormenting her, looked down at her plate and presently tasted what was on it.

"I know you are not offended," he murmured. "Are you?"

She knew she was not, too; but she merely shrugged. "Then why do you ask me, Mr. Dysart?"

"Because you have such pretty shoulders," he replied seriously.

"What an idiotic reply to make!"

"Why? Don't you think you have?"

"What?"

"Pretty shoulders."

"I don't think anything about my shoulders!"

"You would if there was anything the matter with them," he insisted.

Once or twice he turned his handsome dark gaze on her while she was dissecting her terrapin.

"They tip up a little—at the corners, don't they?" he inquired anxiously. "Does it hurt?"

"Tip up? What tips up?" she demanded.

"Your eyes."

She swung around toward him, confused and exasperated; but no seriousness was proof against the delighted malice in Dysart's face; and she laughed a little, and laughed again when he did. And she thought that he was, perhaps, the handsomest man she had ever seen.

Young Grandcourt turned from the pretty, overpainted woman who, until that moment, had apparently held him interested when his food failed to monopolize his attention, and glanced heavily around at Geraldine.

All he saw was the back of her head and shoulders. Evidently she was not missing him. Evidently, too, she was having a very good time with Dysart.

"What are you laughing about?" he asked wistfully, leaning forward to see her face.

Geraldine glanced back across her shoulder.

"Mr. Dysart is trying to be impertinent," she replied carelessly; and returned again to the impertinent one, quite ready for more torment now that she began to understand how agreeable it was.

But Dysart's expression had changed; there was something vaguely caressing in voice and manner as he murmured:

"Do you know there is something almost divine in your face?"

"What did you say?" asked Geraldine, looking up from her ice in its nest of spun sugar.

"You so strenuously reject the pretty compliments I pay you that perhaps I'd better not repeat this one."

"Was it really more absurd flattery?"

"No, never mind. . . ." He leaned back in his chair, absently turning the curious, heavily-chiseled ring on his little finger, but every few moments his expressive eyes reverted to her. She was eating her ice with all the frank enjoyment of a schoolgirl.

"Do you know, Miss Seagrave, that you and I are really equipped for better things than talking nonsense?"

"I know that I am," she observed. . . . "Isn't this spun sugar delicious!"

"Yes; and so are you."

But she pretended not to hear.

He laughed, then fell silent; his dreamy gaze shifted from vacancy to her—and, casually, across the room, where it settled lightly as a butterfly on his wife, and there it poised for a moment's inexpressive examination. Scott Seagrave was talking to Rosalie; she did not notice her husband.

After that, with easy nonchalance approaching impudence, he turned to his own neglected dinner partner, Sylvia Quest, who received his tardy attentions coldly. She didn't know any better. And there was now no time to patch up matters, for the signal to rise had been given and Dysart took Sylvia to the door with genuine relief. She bored him dreadfully since she had become sentimental over him. They always did

Lounging back through the rising haze of tobacco-smoke he encountered Peter Tappan and stopped to exchange a word.

"Dancing?" he inquired, setting fire to his cigarette.

Tappan nodded. "You, too, of course," for Dysart was one of those types known in society as a "dancing man." He also led cotillons, and a morally blameless life so far as the Tenth Commandment was concerned.

He said: "That little Seagrave girl is rather fetching."

Tappan answered indifferently:

"She resembles the general run of this year's output. She's weedy. They all ought to marry before they go about to dinners, anyway."

"Marry whom?"

"Anybody—De Lancy, here, for instance. You know as well as I do that no woman is possible unless she's married," yawned Tappan. "Isn't that so, De Lancy?" clapping Grandcourt on the shoulder.

Grandcourt said "Yes," to be rid of him; but Dysart turned around with his usual smile of amused contempt.

"You think so, too, De Lancy," he said, "because what is obvious and ready-made alone appeals to you. You think as you eat—heavily—and you miss a few things. That little Seagrave girl is charming. But you'd never discover it."

Grandcourt slowly removed the fat cigar from his lips, rolled it meditatively between thick forefinger and thumb:

"Do you know, Jack, that you've been saying that sort of thing to me for a number of years?" . . .

"Yes; and it's just as true now as ever it was, old fellow."

"That may be; but did it ever occur to you that I might get tired hearing it? . . . And might, possibly, resent it some day?"

For a long time Dysart had been uncomfortably conscious that Grandcourt had had nearly enough of his half-sneering, half-humorous frankness. His liking for Grandcourt, even as a schoolboy, had invariably been tinged with tolerance and good-humored contempt. Dysart had always led in everything; taken what he chose without considering Grandcourt—sometimes out of sheer perversity he had taken what Grandcourt wanted—not really wanting it himself—as in the case of Rosalie Dene.

"What are you talking about resenting?—my monopolizing your dinner partner?" asked Dysart, smiling. "Take her; amuse yourself. I don't want her."

Grandcourt inspected his cigar again. "I'm tired of that sort of thing, too," he said.

"What sort of thing?"

"Contenting myself with what you don't want."

Dysart lit a cigarette, still smiling, then shrugged and turned as though to go. Around them through the smoke rose the laughing clamor of young men gathering at the exit.

"I want to tell you something," said Grandcourt heavily. "I'm an ass to do it, but I want to tell you."

Dysart halted patiently.

"It's this," went on Grandcourt: "between you and my mother, I've never had a chance; she makes me out a fool and you have always assumed it to be true."

Dysart glanced at him with amused contempt.

A heavy flush rose to Grandcourt's cheekbones. He said slowly.

"I want my chance. You had better let me have it when it comes."

"What chance do you mean?"

"I mean—a woman. All my life you've been at my elbow to step in. You took what you wanted—you—your shadow always falls between me and anybody I'm inclined to like. . . . It happened tonight—as usual. . . . And I tell you now, at last, I'm tired of it."

"What a ridiculous idea you seem to have of me," began Dysart, laughing.

"I'm afraid of you. I always was. Now—let me alone!"

"Have you ever known me, since I've been married ——" He caught Grandcourt's eye, stammered, and stopped short. Then: "You certainly are absurd. De Lancy, I wouldn't deliberately interfere with you or disturb a young girl's peace of mind. The trouble with you is ——"

"The trouble with *you* is that women take to you very quickly, and you are always trying to see how far you can arouse their interest. What's the use of risking heartaches to satisfy curiosity?"

"Oh, I don't have heartaches!" said Dysart, intensely amused.

"I wasn't thinking of you. I suppose that's the reason you find it amusing. . . . Not that I think there's any real harm in you ——"

"Thanks," laughed Dysart; "it only needed that remark to damn me utterly. Now go and dance with little Miss Seagrave, and don't worry about my trying to interfere."

Grandcourt looked sullenly at him. "I'm sorry I spoke now," he said. "I never know enough to hold my tongue to you."

He turned bulkily on his heel and left the dining-hall. There were others, in throngs, leaving—young, eager-faced fellows, with a scattering of the usual dancing men on whom everybody could always count, and a few middle-aged gentlemen to give stability to what was, otherwise, a débutante's affair.

Dysart, strolling about, booked a danced or two, performed creditably, made his peace, for the sake of peace, with Sylvia Quest, whose ignorant heart had been partly awakened under his idle investigations. But this was Sylvia's second season, and she would no doubt learn several things of which she heretofore had been unaware. Just at present, however, her heart was very full, and life's outlook was indeed tragic to a young girl who believed herself wildly in love with a married man, and who employed all her unhappy wits in the task of concealing it.

A load of guilt lay upon her soul; the awful fact that she adored him frightened her terribly; that she could not keep away from him terrified her still more. But most of all she dreaded that he might guess her secret.

"I don't know why you thought I minded your not—not talking to me during dinner," she faltered. "I was having a perfectly heavenly time with Peter Tappan."

"Do you mean that?" murmured Dysart. He could not help playing his part, even when it no longer interested him. To murmur was as natural to him as to breathe.

She looked up piteously. "I would rather have talked to you," she said. "Peter Tappan is only an overgrown boy. If you had really cared to talk to me ——" She checked herself, flushing pink.

O Lord! he thought, contemplating in the girl's lifted eyes the damage he had not really meant to do. For it had, as usual, surprised him to realize, too late, how dangerous it is to say too much, and look too long, and how easy it is to awaken hearts asleep.

Dancing was to be general before the cotillon. Sylvia would have given him as many dances as he asked for; he danced once with her as a great treat, resolving never to experiment any more with anybody. . . . True, it might have been amusing to see how far he could have interested the little Seagrave girl—but he would renounce that; he'd keep away from everybody.

But Dysart could no more avoid making eyes at anything in petticoats than he could help the tenderness of his own smile or the caressing cadence of his voice, or the subtle, indefinite something in him which irritated most men but left few women indifferent and some greatly perturbed, as he strolled along on his amusing journey through the world.

He was strolling on now, having managed to leave Sylvia planted; and presently, without taking any particular trouble to find Geraldine, discovered her eventually as the center of a promising circle of men, very young men and very old men—nothing medium and desirable as yet.

For a while, amused, Dysart watched her at her first party. Clearly she was inexperienced; she let these men have their own way and their own say; she was not handling them skillfully; yet there seemed to be a charm about this young girl that detached man after man from the passing throng and added them to her circle—which had now become a half circle, completely cornering her.

Animated, shyly confident, brilliant-eyed, and flushed with the excitement of attracting so much attention, she was beginning to lose her head a little—just a little Dysart noticed it in her nervous laughter; in a slight exaggeration of gesture with fan and flowers; in the quick movement of her restless little head—as though it were incumbent upon her to give to every man confronting her his own particular modicum of attention—which was not like a débutante, either; and Dysart realized that she was getting on.

So he sauntered up, breaking through the circle, and reminded Geraldine of a dance she had not promised him.

She knew she had not promised, but she was quite ready to give it—had already opened her lips to assent—when a young man, passing, swung around abruptly as though to speak to her, hesitating as Geraldine's glance encountered his without recognition

But, as he started to move on, she suddenly knew him; and at the same moment Kathleen's admonition rang in her ears. Her own voice drowned it.

"Oh, Duane!" she exclaimed, stretching out her hand across Dysart's line of advance.

"You *are* Geraldine Seagrave, are you not?" he asked smilingly, retaining her hand in such a manner as practically to compel her to step past Dysart toward him.

"Of course I am. You might have known me had you been amiable enough to appear at my coming out."

He laughed easily, still retaining her hand and looking down at her from his inch or two of advantage. Then he casually inspected Dysart, who, not at all pleased, returned his gaze with a careless unconcern verging on offense. Few men cared for Dysart on first inspection—or on later acquaintance; Mallett was no exception.

Geraldine said, with smiling constraint:

"It has been so very jolly to see you again." And withdrew her hand, adding: "I hope—some time ——"

"Won't you let me talk to you now for a moment or two? You are not going to dismiss me with that sort of thing—after all these years—are you?"

He seemed so serious about it that the girl colored up.

"I—that is, Mr. Dysart was going to—to ——" She turned and looked at Dysart, who remained planted where she had left him, exceedingly wroth at experiencing the sort of casual treatment he had so often meted out to others. His expression was peevish. Geraldine, confused, began hurriedly:

"I thought Mr. Dysart meant to ask me to dance."

"*Meant* to?" interrupted Mallett, laughing; "*I* mean to ask for this dance, and I do."

Once more she turned and encountered Dysart's darkening gaze, hesitated, then with a nervous, gay little gesture to him, partly promise, partly adieu, she took Mallett's arm.

It was the first glimmer of coquetry she had ever deliberately displayed; and at the same instant she became aware that something new had been suddenly awakened in her—the consciousness of sex—which stole like a glow through her veins, exciting her with its novelty.

"Do you know," she said, "that you have taken me forcibly away from an exceedingly nice man?"

"I don't care."

"Oh—but might I not at least have been consulted?"

"Didn't you want to come?" he asked, stopping short. There was something overbearing in his voice and his straight, unwavering gaze.

She didn't know how to take it, how to meet it. Voice and manner required some proper response which seemed to be beyond her experience.

She did not answer; but a slight pressure of her bare arm set him in motion again.

The phenomenon interested her; to see what control over this abrupt young man she really had she ventured a very slight retrograde arm-pressure, then a delicate touch to right, to left, and forward once more. It was most interesting; he backed up, guided right and left, and started forward or halted under perfect control. What had she been afraid of in him? She ventured to glance around, and, encountering a warmly personal interest in his gaze, instantly assumed that cold, blank, virginal mask which the majority of young girls discard at her age.

However, her long-checked growth in the arts of womanhood had already recommenced. She had been growing fast feverishly, and was just now passing that period where the desire for masculine admiration innocently rules all else, but where the discovery of it chills and constrains.

She passed it at that moment. The next time their glances met she smiled a little. A new epoch in her life had begun.

"Where are you taking me?" she asked. "Are we not going to dance?"

"I thought we might sit out a dance or two in the conservatory—one or two ——"

"One," she said decidedly. "Here are some palms. Why not sit here?"

There were a number of people about; she saw them, too, noted his hesitation, understood it.

"We'll sit here," she said, and stood smilingly regarding him while he lugged up two chairs to the most retired corner.

Slowly waving her fan she seated herself and surveyed the room. Her gaze seemed very remote.

It is quite true that reunion after many years usually ends in constraint and indifference. If she felt slightly bored she certainly looked it. Neither of them resembled the childish recollections or preconceived notions of the other. They found themselves inspecting one another askance, as though furtively attempting to surprise some familiar feature, some resemblance to a cherished memory.

But the changes were too radical; their eyes, looking for old comrades, encountered the unremembered eyes of strangers—they were strangers—this tall young man with his gray eyes, pleasantly-fashioned mouth and leanly-moulded cheeks, and the slender, long-limbed girl who sat, knees crossed, one long, slim foot nervously swinging above its shadow on the floor.

In spite of his youth there was in his manner, if not in his voice, something tinged with indifference. She thought of what Kathleen had said about him; looked up, instinctively questioning him with curious, uncomprehending eyes; then her gaze wandered, became lost in faintly-smiling retrospection as she thought of Dysart, peevish, and she frankly regretted him and his dance.

Young Mallett stirred, passed a rather bony hand over his shaven upper lip and said abruptly: "I never expected you'd grow up like this. You've turned into a different kind of girl. Once you were chubby of cheek and limb. Do you remember how you used to fight?"

"Did I?" she asked.

"Certainly. You hit me twice in the eye because I lost my temper sparring with Scott. Your hands were small but heavy in those days. I imagine they're heavier now."

She laughed, clasped both pretty hands over her knee, and tilted back against the palm, regarding him from dark, velvety eyes.

"You were a curiously fascinating child," he said. "I remember now how fast you could run and how your hair flew—it was thick and dark, with rather sunny high lights; and you were always running—always on the go. . . . You were a remarkably just girl; that I remember. You were absolutely fair to everybody."

"I was a very horrid little scrub," she said, watching him over her gently-waving fan, "with a dreadful temper," she added.

"Have you it now?"

"Yes. I get over it quickly. Do you find Scott really very much changed?"

"Well, not so much as you. Do you find Naida changed?"

"Not nearly so much as you."

They smiled. The slight embarrassment born of polite indifference brightened into amiable interest, tinctured by curiosity.

"Duane, have you been studying painting all these years?" she asked.

"Yes. What have you been doing all these years?"

"Nothing." A shadow fell across her face. "It has been lonely—until recently. I began to live yesterday."

"You used to tell me you were lonely," he nodded.

"I was. You and Naida were godsends."

Something of the old thrill stirred her in the recollection. She leaned forward, looking at him curiously: the old memory of him was already lending him something of the forgotten glamour.

"How tall you are!" she said. "How much thinner and—how very impressively grown-up you are, Duane. I didn't expect you to be entirely a man so soon—with such a—an odd expression——"

He asked, smiling: "What kind of an expression have I, Geraldine?"

"Not a boyish one; entirely a man's eyes and mouth and voice—a little too wise, as though deep inside you were tired of something; no, not exactly that, but as though you have seen many things and had—lived some of them——"

"You are Only the Same Small Girl I Used to Know, After All"

She checked herself, lips softly apart; and the memory of what she had heard concerning him returned to her.

Confused, she continued to laugh lightly, adding: "I believe I was afraid of you at first. Ought I to be, still? You know more than I do—you know different kinds of things: your face and voice and manner show it. I feel ignorant in the presence of so distinguished a European artist."

They were laughing together now without a trace of constraint; and through it, vaguely, she was aware that his interest in her was unfeigned and unmistakably the interest of a man for a woman—that he was looking at her as other men had now begun to look at her, speaking as other men spoke, frankly interested in her as a woman, finding her agreeable to look at and talk to.

In the unawakened depths of her a curious conviction grew that her old playmate must be classed with other men—man in the abstract—that indefinite and interesting term hinting of pleasures to come and possibilities unimagined.

"Did you paint pictures all the time you were abroad?" she asked.

"Not every minute. I traveled a lot, went about, was asked to shoot in England and Austria. . . . I had a good time."

"Didn't you work hard?"

"No. Isn't it disgraceful!"

"But your Salon pictures? What were they?"

"I did a portrait of Lady Bylow and her ten children."

"Was it a success?"

He colored. "They gave me a second medal."

"Oh, I am so glad!" she exclaimed warmly. "And what were your others?"

"A thing called The Witch. Rather painful."

"What was it?"

"Life-size. A young girl arrested in bed. Her frightened beauty is playing the deuce with the people around. I don't know why I did it—the painting of textures—her flesh, and the armor of the Puritan guard, the fur of the black cat—and—well, it was academic and I was young."

"Did they reward you?"

"No."

"What was the third picture?"

"Oh, just a girl," he said carelessly.

"Did they give you a prize for it?"

"Why yes. Only a mention."

"Was it a portrait?"

"Yes—in a way."

"What was it? Just a girl?"

"Yes."

"Who was she?"

"Oh, just a girl——"

"Was she pretty?"

"Yes. Shall we dance this next——"

"No. Was she a model?"

"She posed—yes——"

Geraldine, lips on the edge of her spread fan, regarded him curiously.

"That is a very romantic life, isn't it?" she murmured.

"What?"

"Yours. I don't know much about it: Kathleen took me to hear La Bohème, and I found Murger's story in the library. I have also read Trilby. Did you—were you—was life like that when you studied in the Latin Quarter?"

He laughed. "Not a bit. I never saw it off the stage."

"Oh, wasn't there any romance?" she asked.

"Well—as much as you find in New York or anywhere."

"Is there any romance in New York?"

"There is anywhere, isn't there? If only one has the instinct to recognize it and a heart to comprehend it."

"Of course," she murmured, "there are artists and studios and models and poverty everywhere. . . . I suppose that without poverty real romance is scarcely possible."

He was still laughing when he answered:

"Financial conditions make no difference. Romance is in one's self—or it is nowhere."

"Is it in—you?" she asked audaciously.

He made no pretense of restraining his mirth.

"Why, I don't know, Geraldine. Lots of people have the capacity for it. Poverty, art, a studio, a velvet jacket

(Continued on Page 32)

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The Trick With a Lump of Coal

SEVEN railroads control the country's hard-coal supply, and fix the price which consumers shall pay therefor. One of them, the Lackawanna, handles about a sixth of the total product and pays its stockholders twenty per cent a year in dividends. It markets some forty million dollars' worth of hard coal annually. Besides the direct profit on the coal, the road derives a gross freight revenue of fourteen million dollars a year from hauling it. Its annual report for 1908 says: "The price of anthracite coal established in 1902 has been generally well maintained in all markets."

Partly to break up this coal monopoly the law says a railroad must not own, directly or indirectly, the coal which it transports. The Lackawanna, heretofore owning the coal which it transported, has now organized a coal company, the capital stock of which it has given gratis to its own stockholders.

Hereafter, the railroad will mine the coal, then sell it to the company which its stockholders own, then transport it. Under the recent Supreme Court decision, this arrangement is perfectly legal.

The law says you must not have in your possession any dies from which counterfeit money may be made. If you tie a string to the dies and hang them out of the window the law will consider them still in your possession and punish you accordingly.

This simply illustrates one of the differences between you and a railroad. Incidentally, the Lackawanna gives its stockholders an extra cash dividend of twenty-five per cent and an extra dividend of fifteen per cent in stock worth six hundred dollars a share, besides the stock of the new coal company.

The School for Spenders

A SCHOOL of Philanthropy may sound odd to you; but there is at least one such that is well-equipped, we believe, and quite largely attended. And when you consider how immensely important interest in philanthropy has become among us you will wonder that there are not many such schools.

Mr. Carnegie says he didn't say that to die rich is to die disgraced; but even if he didn't say so almost nobody is willing to take a full chance on it. Nearly everybody who makes much money feels bound to give away much. By a consensus of opinion among rich and poor the man who merely accumulates a large fortune only half arrives; his medal of success is blank on one side. Probably the most extensive American ambition nowadays is to acquire a fortune and to found something with it. The typical evolution of the successful man is first into millionaire; then into philanthropist.

As a philanthropist the most pressing, as well as the most fashionable, demand upon him, is to assist the cause of education.

But the older fields of education are already pretty liberally endowed. They are not capable of absorbing, to any advantage, the rapid accumulation of superfluous wealth. Moreover, the old forms of education do not directly help to solve this new problem of what to do with much money. The most promising field, therefore, is this very one of philanthropy, which represents the ultimate objective of the prevailing national ambition. So the final evolution of the typical successful American will be this: First, he becomes a millionaire; second, he becomes a philanthropist; third, he devotes his fortune to founding a school of philanthropy to teach him what he should do with his money if he had any left.

Sport, Pure and Undefiled

THIS furor about baseball has a reverse, not to say a melancholy, side.

Time was, within the memory of men who are still hopefully watching for whiskers, when the professional player was a city institution. Out in the country the baseball team was as strictly home-made as the silver cornet band. The rapport between grandstand and field was of an intimate quality, unknown—or only vulgarly counterfeited—in the city. When spectators uproariously encouraged the catcher with cries of "Bully for you, Link!" they were not taking impertinent liberties with the name of a stranger. That catcher was "Link" to them every day in the week in his other capacity of the village tinsmith's son.

Now the blight of professionalism has pervaded every rural district. Greenfield cannot line up against Knobville for the crucial Fourth of July struggle without the one hiring half the Indianapolis Pinks and the other importing a battery and first baseman from the St. Louis Swatters.

And where is "Link"? Why, he is playing third base this summer with the Toledo Crackerjacks. Knobville's own native giant of the bat is promptly hired away by Peoria, and Knobville herself has to put up with an inferior imported article from some other place.

Even in the country professionalism has captured the diamond. But one stronghold impregnably remains. Behind the blacksmith shop, in the pure spirit of the amateur, with no selfish thought of a call to some major league or of applause or salary, but with single-hearted devotion to the sport itself, the postmaster and the justice of the peace are still pitching horseshoes. Carefully, with ripe judgment and deliberate aim, they toss the irons in friendly and honorable emulation. Their only umpire is a piece of straw to measure with.

How Duties Breed Taxes

TO RUN the Federal Government in the fiscal year just ended cost about seven hundred million dollars, or almost as much as in the third year of the Civil War when Meade was preparing for battle at Gettysburg and Grant lay before Vicksburg.

That this cost is excessive is general opinion. If the Senate had materially lowered import duties, however, thereby lowering the price of commodities and the cost of living, people would have submitted cheerfully to some new form of taxation, for they could well have afforded to do so. The Senate chose not only to maintain, or to advance, import duties—thereby maintaining, or advancing, the cost of living—but also to pile on a new and additional tax.

A Federal excise tax of two per cent of net earnings, applicable to dividends, would cost the railroads about nine million dollars a year, increasing their total tax payments by about eleven per cent. It would have cost the United States Steel Corporation last year nine hundred thousand dollars, or one-fifth of one per cent of its gross receipts. For manufacturing concerns one-fifth of one per cent of gross receipts would be near the average.

In short, the objection to the tax is not that it is onerous, but that the only necessity for it arises from excessive import duties. It is a sort of price of admission which a man is compelled to pay for the privilege of letting the trusts gouge him to their heart's content. And however many millions this new tax may yield, a Congress devoted to high protection will surely find some means of spending them.

The Wail From Wall Street

NATURALLY a proposal to tax the net incomes of corporations evoked loud wails from Wall Street. One leading and vigilant organ promptly discovered in it a threat of panic and industrial prostration.

These cries of distress have blended, as it were, in a sort of international or universal chorus. In London, not only have the great bankers gone the unprecedented length of signing a solemn protest against the new budget, which increases income, inheritance and land taxes, but also the "City" has held an indignation meeting, presided over by Lord Rothschild, which would assay about ten tons of bullion per capita.

Oddly enough, some of the most intensely conservative persons have urged that the House of Lords should take the unconstitutional and revolutionary step of amending this money bill.

In Germany, where the Government needed a hundred and twenty-five million dollars additional revenue to make its books balance, a parliamentary coalition headed by the landlords has slaughtered or maimed one proposal after another until the prospective additional revenue shrank from a hundred and twenty-five millions to about half that sum, and Chancellor Von Bülow announced his intention to resign as soon as the finance bills were out of the way—which seemed to mean as soon as the conservatives were done trampling on him.

True-blue conservatism pretty much everywhere seems to feel that it has enough to stand from governments nowadays without the surpassing outrage of having to support them financially.

The Millionaire's Sheep

THE following is from a responsible commercial journal of recent date: "The most notable thing in fabrics, however, is a level of prices made by the American Woolen Company higher than has ever before been reached in the history of that concern. Cloth which last year sold at one dollar and fifteen cents a yard is now held at one dollar and a half. For cheaper goods orders have been coming in freely at five to ten per cent above the prices of a few weeks ago."

The American Woolen Company—sometimes called the Woolen Trust—was organized within two years after the present (Dingley) tariff law went into effect, and is capitalized at sixty-five million dollars. The average rate of duty on woolen goods under the Dingley Bill has exceeded ninety per cent, and the average wholesale price of woolen suitings has risen from one dollar and five cents to one dollar, fifty-seven and one-half cents a yard; that of all-wool horse blankets, from fifty-seven to seventy-two and one-half cents a pound.

Wool is one of the very few staple articles the consumption of which in the United States has not been increased of late years. The per capita consumption is much less than it was twenty years ago. Senator Aldrich has some justification in treating wool as a "luxury of the rich." Under his tariff system only the rich can afford it.

Making Music in the Schools

A PERSON with no aptitude for music may learn to know and enjoy good music by listening repeatedly to excellent examples of it—just as, without a natural taste for graphic art, he may learn to appreciate painting by often visiting the galleries. But setting him to thumping out the scale on a piano, or to croaking "*do, re, mi,*" will not educate him musically. You might as well take a person with no literary inclination and drill him on the rules of prosody for the purpose of making him appreciate Shakspere.

In the public schools of most cities singing is taught. A majority, probably, of the pupils will never in their lives be able to sing anywhere except at a Chinese funeral without incurring risk of assault and battery; and making the unmusical ones try to sing does not educate them musically. Recently, music in the public schools has been criticised because, all too often, the pupils are permitted to sing mere popular melodies, instead of songs which have a higher musical value, but are more difficult to render. That is the same as to take a pupil who has no inclination to read poetry and set him to composing quatrains.

In a public school the unmusical pupils should be compelled, not to sing, but to keep still. What chance have they of learning to appreciate music if they are required to make a distressing noise while the music is going on?

The Real Anarchists

IN CHICAGO, at this writing, there is considerable vexation.

For many months the various factions of gamblers in that otherwise harmonious city have been quite unable to agree. As an incident of their disagreement—according to the local press—thirty-one powerful dynamite bombs have been exploded by night in different parts of town for the purpose of damaging property occupied by or useful to members of one or another gambling clique—also, no doubt, for the purpose of impressing said members with the desirability of withdrawing from the fraternal war. Bomb No. 31 was touched off in the heart of the city the other night, injuring a number of persons, badly mussing up a big office-building and demoralizing a telephone exchange.

It is a pretty well-settled civic axiom that professional gambling cannot flourish without coming to the knowledge of the police, for it must have more or less publicity in order to provide itself with customers; also, that if it continues to flourish it is because the police wink at it—for a consideration. The logically-deduced tolerance of the police toward the bomb-throwers vexes Chicago. There, as in New York and some other cities, exists a handful of rather melancholy and half-baked individuals who think they are anarchists—merely think so; for real anarchy in this country is a far more prosperous, well-provided, well-protected affair than any with which these melancholy individuals are personally acquainted.

WHO'S WHO—AND WHY

Serious and Frivolous Facts About the Great and the Near Great

The Majestic Riser

RISING majestically in his place for the Honorable Weldon Brinton Heyburn, Senator from Idaho, is majestic, say what you like -rising majestically in his place the Honorable Weldon Brinton Heyburn, Senator from Idaho, who covers both latitude and longitude, so to speak—rising majestically in his place—there, that will do! The point is that if you should ever try to triangulate the Senator you would find that, coming across from the extreme inside edge of the desk next to him on the right to the extreme outside edge of the desk nearest him on the left you would attain about the same number of ohms, or whatever it is, from said desk to said desk that you would if you measured up from Colonel Dan Ransdell's green carpet to a point equidistant from the upper margin of that Jovelike brow—the place where the hair begins -or quits—and the crown of his head

From all this you are to infer not that the Senator is a square man—though, of course, he is square, too, square as they make them—but globular. The exact definition of him is that he is a globe giving the impression of a cube. Tall across, you understand, and short up and down. Couldn't fail to rise majestically, could he? No.

Therefore, beginning again at the beginning: Rising majestically in his place, Senator Weldon Brinton Heyburn, of Idaho, delivered in clear, ringing tones and with flashing eye his personal respects to the Press Gallery, getting away with it much to his own satisfaction and greatly to the honor and increment of the imperial state of Idaho.

"Mr. President," he said, "I need not say that what I have to say I shall say without regard to what those joke-sifters in the Press Gallery may say. Those joke-sifters in the Press Gallery, who are attracted only when some diversion is created on this floor, and who pay no attention to the serious matters that are debated here. Those joke-sifters, Mr. President, who sift out the jokes and let the rest of it go," or words to that general and glittering effect. Passing rapidly over the thought that it would be a pretty classy joke-sifter who could sift a joke out of anything Senator Heyburn says, the thanks of all concerned are due to the Senator for his characterization of those shiftless sifters who sit up there in the Press Gallery and refuse—positively refuse—to print a few columns of the weighty thoughts the Senator may have on any subject at hand, for the Senator always has weighty thoughts. Sometimes they weigh more than they do at other times, but there is always a reasonable heft to them, at that.

The rebuke was just. At the time the Senator took the matter in hand and told the frivolous correspondents what was what, the Senate had been talking on the tariff for more than two months, and had exuded several million words on that enticing topic. All but ninety-two of the ninety million people of the United States—said ninety-two being the members of the Senate—were in a hurry to have the affair settled, due, no doubt, to the fact that they desired more enlivening topics in their newspapers than reports of a two-days' discussion of whether a differential has as many points of divergence from an ad valorem as a countervailing has from a specific.

Two Stories Impressively Denied

IMPELLED somewhat by this knowledge these recalcitrant reporters had formed the habit of conspicuously absenting themselves whenever the Senator from Idaho contributed to the gloom. They deserved all they got, for the entire lot of them are too prone to think their readers would prefer to know about some tart repartee between Senator Beveridge and Senator Hale than to know what Porter J. McCumber or Weldon Brinton Heyburn thinks of any subject whatsoever. However, they were all there when Senator Heyburn called them joke-sifters, and they put what he said on the wires. Whereupon, again, they all received telegrams from their managing editors reading in this wise: "If you are a joke-sifter why, in Heaven's name, don't you sift a few jokes into this office? What do you do with the jokes you sift? What's the matter with printing a few of them?"

This trifling tendency on the part of the reporters has long pained Senator Heyburn. When he first dawned on the Senate, back in 1903, somebody printed a paragraph like this: "Idaho is sending, in Senator Heyburn, the man who will be the largest Senator in that august body. He weighs four hundred pounds." Of course, he doesn't weigh four hundred pounds. No Senator *could* weigh four hundred pounds and none would, be the temptation never so great. Then, a few days later, they printed another paragraph saying Colonel Dan Ransdell was having an extra special chair built for the new Idaho Senator, and when the new Idaho Senator arrived he gave out a denial that weighed four hundred pounds, even if he didn't, or doesn't, or never will

Grand and Tremendous and Awe-Inspiring at All Times

It was an impressive denial, and the Senator rose majestically when he gave it out. That is his specialty being serious and rising majestically. He is grand and tremendous and awe-inspiring at all times—except, perhaps, on a very hot day in the Senate—and there is nothing in the known world equal to his deprecation of the light and frothy side of life, which is real and earnest to the Senator, to crêpe-entwined, orthodox obsession. He is of Quaker descent. Maybe that's why

Heyburn came to the Senate because he stood pat. Back in the days of the free-silver hullabaloo in 1896 and before, when William Jennings Bryan was announcing the immortal doctrine of sixteen to one without the aid or consent of any other nation on earth—Idaho, which had Republican leanings, leaned so far the other way and toward free silver that most of the Republicans slipped off into the free-silver party. There was Fred Dubois, a rising young Senator, whip of the Republican party, who went skyhooting off into the Bryan forces, and a lot of others. But not Heyburn. No, sir! He stayed put, planted firm as a rock on the grand old principles of the grand old party, and when the immortal doctrine of sixteen to one had taken off its immortality and put on its immortelles, when the Republicans of Idaho came back into the fold, heads aching and tongues furred from the spree, Heyburn was there to extend to them the welcoming hand and greet them cordially

He stuck. It was a pretty hard thing for a man not to go with the silver people in those days and remain in Idaho. The state was crazy about it. However, Heyburn did it. He stayed in Idaho and he stayed in the Republican party, and when, a few years later, it came time to elect a Senator to replace Henry Heitfeld, who was a Democrat and had been for free silver, the logical candidate was none other than Weldon Brinton Heyburn, who hadn't wavered or quavered. Thus, Mr. Heyburn came to Washington and he is there yet, for he was reëlected this year and has a ticket good until 1915.

He ran for Congress in 1898, but the state was still in the throes, and a fusion of Democrats, Populists and Silver Republicans defeated him. He is proud of his record, too, for he makes it plain in his biography in the Congressional Record that he has "always voted and supported the Republican ticket," which is a nice, polite way of calling attention to the facts stated herewith

Heyburn is a big lawyer in his own country. He has a reputation as a mining lawyer, and is on the Committee on Mines and Mining. He has many other important committee assignments and is particularly active in the project of acquiring all the land south of Pennsylvania Avenue in Washington, from the Capitol to the Treasury, by the Government, for the erection of public buildings and the general beautifying of the city.

He talks well, argues logically, has decided and independent opinions and takes his tasks as seriously as he takes himself. He is a hard-working and useful Senator, but he does deprecate those joke-sifters. Making a tariff is no joke to the Senator. There isn't a laugh in it. There are those, however, who think it is a good deal of a joke—mostly all, in fact—with the consumers as the butts. Perhaps one of the joke-sifters sifted out a joke to that effect, which the Senator couldn't see.

One of Hoyt's Hits

IT WAS the habit of Charles H. Hoyt, the dramatist, to invite almost everybody he met to come up and spend a few weeks with him at his summer home in New Hampshire.

"Come up and stay a couple of weeks with me," he would say, when he had talked for a few moments. "Glad to have you. I need company up there."

One night Hoyt, Bert Dasher, W. H. Currie, Frank McKee and several other house guests of Hoyt's were sitting on the veranda of Hoyt's summer house waiting for dinner. The train had just arrived and they saw an old farmer and his wife coming up the path.

"Who are they?" asked Hoyt. "I never saw them before."

"The dickens you didn't," replied Currie. "That is that old yap and his wife you talked to over at Springfield and invited to visit you."

"Oh, well," said Hoyt, "maybe they are just coming in to dinner. They will take the night train back."

Then he looked again and saw the hired man behind the farmer and his wife wheeling a big trunk on a wheelbarrow.

"No, by George," shouted Hoyt, "they are here for a run!"

And they stayed a month.

When the Umbrella Took Fire

THOMAS SIMPSON, the Detroit malleable-iron man, is a grave and dignified person, but once he made a joke.

He was sitting with a party of friends, one of whom was smoking an enormous cigar. The friend had difficulty in keeping the cigar going, and by his repeated lightings had frazzled the end of it until it was about twice its original size. But he kept bravely at it.

Suddenly Simpson began to laugh.

"What are you laughing at, Tom?" asked another member of the party.

"I was wondering what Jim would do when that umbrella he is smoking begins to blaze," he said.

Caruso's Private Volcano

CARUSO, the tenor, was one of the opera stars in San Francisco at the time of the earthquake and fire.

He was shaken out of bed, and presently saw the fire destroying the city. He looked out at it for a time and cried, "Give me one hour of my own little Vesuvius!"

A Conservative Guess

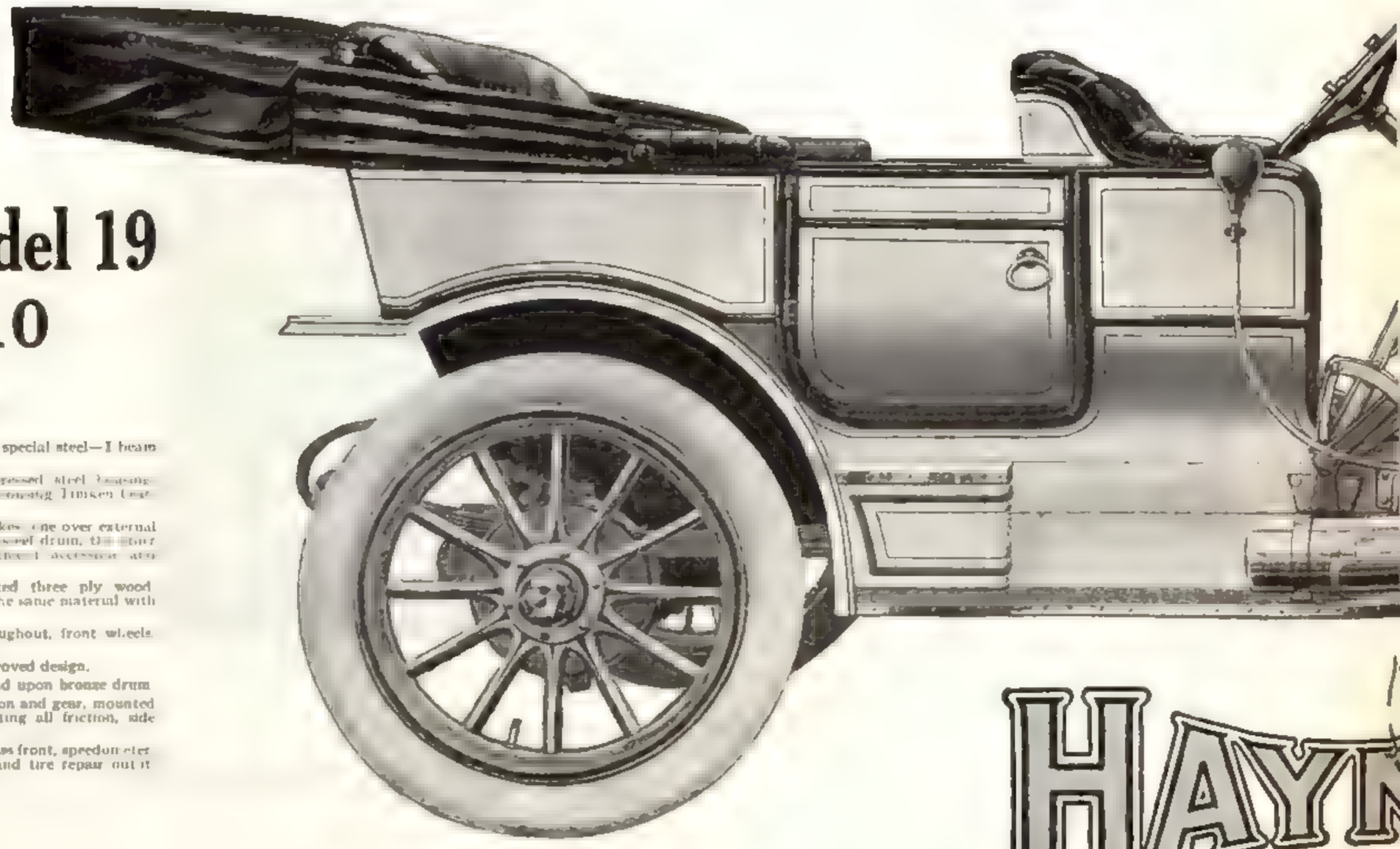
THERE was an old farmer up near Windsor, Vermont, who was noted for his skill in guessing the weight of hogs, both live and dressed. He had a great reputation and was very jealous of it, so jealous, in fact, that as he grew older he would rarely venture a guess, fearing he might make a mistake. He lived on his reputation.

One fall he raised a very large hog and killed and dressed it. A neighbor came along just then.

"Jim," he said, "did that there hog meet your expectations? What did ye put him down for, anyhow?"

"Well," replied the old farmer with vast conservatism, "that hog didn't weigh as much as I expected and I hardly thought it would."

Haynes Model 19 For 1910



Specifications

Front Axle —Single piece drop forgings of special steel—I beam section

Rear Axle —Full floating type special pressed steel housing, weight of the car carried on outside Timken Bearings throughout

Brakes —Two separate systems of brakes, one over external band operating on a pressed steel drum, the other internal expanding. Adjustment and accessibility perfect.

Body —Made from carefully selected three ply wood. Runabout body made from the same material with single rumble seat

Bearings —Timken roller bearings throughout, front wheels, transmission and rear axle

Carburetor —Float feed carburetor of improved design.

Clutch —Haynes contracting steel band upon bronze drum

Drive —Shaft drive with beveled pinion and gear, mounted on Timken bearing, eliminating all friction, side thrust and noise entirely

Equipment —Full lamp equipment, top, glass front, speedometer, complete set of tools, jack and tire repair outfit

Frame —Cold rolled pressed steel

HAYN

Only $500⁰⁰ More

The above headline—perhaps peculiar—means a lot to automobile buyers

It's a remark made by a prospective purchaser in one of our Salesrooms the other day

He made it to a friend—also looking

They were examining our superb new Model 19 Haynes car for 1910—and in their conversation our salesman caught the remark

"Only $500.00 more—or $1000.00 less!"

Here's the point.

They had been looking at other cars—at one class that sells around $1500.00—and at another that sells around $3000.00

They were making their own comparisons in their own way

They were convincing themselves with the most positive argument in the world

Because they saw that for approximately $500.00 more than a "popular price" car, they could purchase a roomy, handsome, classy, full-size touring car, with everything in it and on it worth having in an automobile

Also—they saw that they could save at least $1000.00 because no other car on the market with the reputation, the quality, and the "class" of our Model 19 *is sold for less than $3000.00.*

This Car Made for Far-Sighted Buyers

For the past two or three years our designers and our shop force have been working to bring out a car with all of the points of superiority of the highest-priced cars, that could be sold for $2000.00.

And now *here it is*

May just a word of advice to prospective buyers of automobiles be permitted?

If you are buying a car for the first time, avoid the mistake made by many people

Put *enough* money into your *first* car to insure getting an *all-around satisfactory* automobile *at the start.* Don't make the *right* car—which you'll buy in the end anyway—cost you two prices by experimenting or "working up" to it through two or three unsatisfactory cars

The money you *lose* on the sale of these cars is all a part of your automobile investment—consequently it makes the right car you finally get cost you twice as much as it ought to

Furthermore—the extremely low cost of maintenance, the absence of trouble, and the keen permanent enjoyment you will experience if you buy the right car *now*, you would not *expect* to secure in the purchase of a *temporary* car

You should consider the Haynes car from the standpoint of economy

Buy for Permanency

And bear this in mind, that once you buy a car you will never be satisfied without one—nor will you ever be content until you own a car that is as *good* a car as you can buy

Then why not take *advantage* of this fact and save at least $1000.00 at the start by getting a HAYNES—especially since you can get one for only a little more than you are asked to pay for the *temporary* cars?

The man who owns this roomy Haynes can feel proud of his car in cars on the market, *no matter what th* lines and the same rich upholstering an that cost hundreds of dollars more i snappy features *in addition* not to be fo

What You Get When You Buy a Haynes

In buying a Haynes you get the experience of the oldest automobile manufacturers in the United States. (Elwood Haynes built the first American motor car in 1893.)

Mr. Haynes was the first manufacturer in the United States or Europe to use nickel steel.

He was the first to employ aluminum in motor cars.

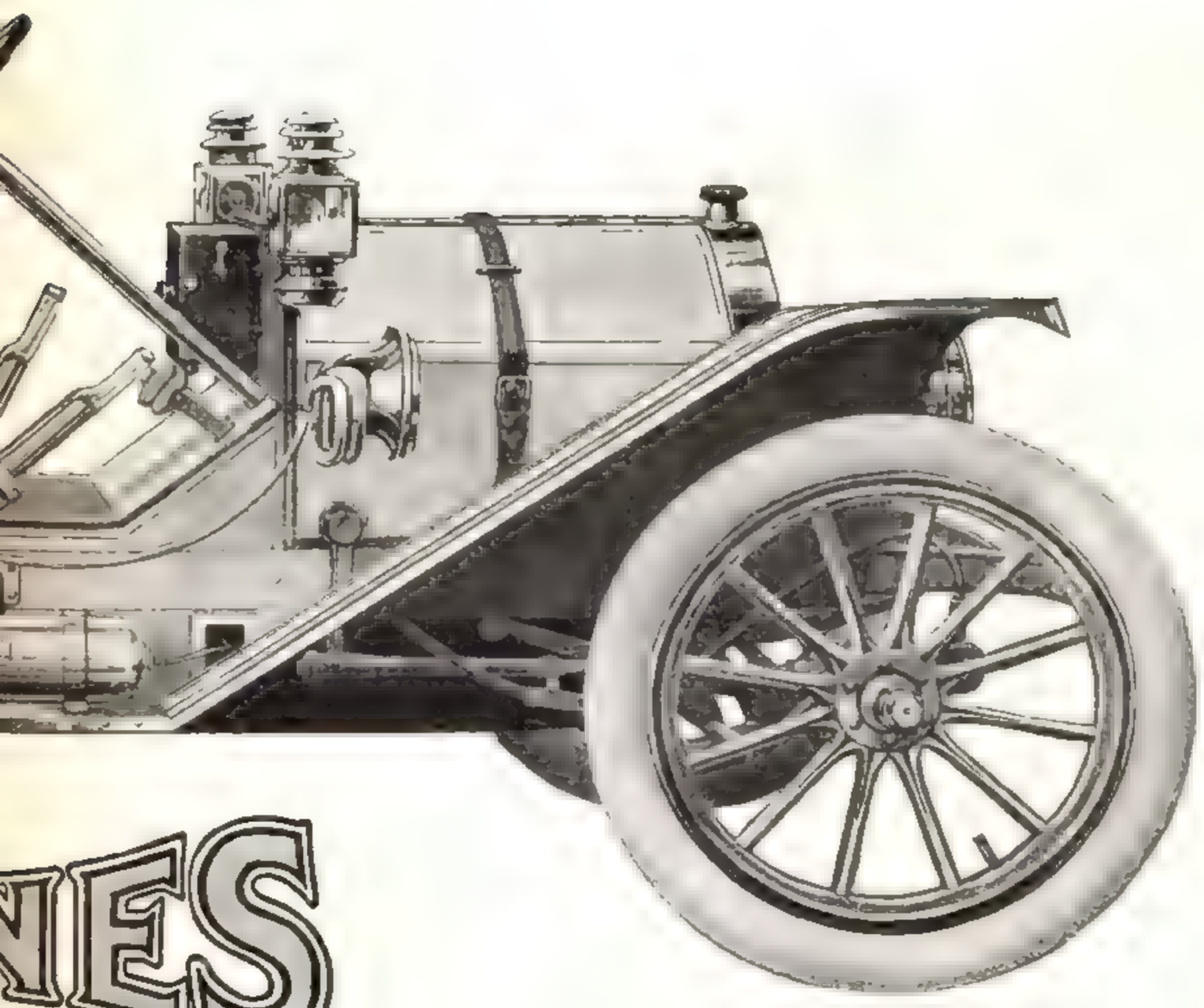
He was the first to use a magneto on motor cars.

And he was the first to introduce roller bearings in automobile construction

More than this, every important feature introduced by Mr. Haynes in automobile construction has become *standard* in the cars that have followed the Haynes.

You get in this Model 19 a car made by a concern *that has never made anything else but high-class cars*—and that

Haynes Automobile Company, 106



NES

$2000
Fully Equipped

Specifications

(Continued)

Gear Ratios	—3—7-15 to 1; 3—1-7 to 1
Horse Power	—30
Ignition	—High-grade magneto, battery system through distributor and single unit coil to [illegible] spark plugs
Lubrication	—Splash and force feed oiler located on the bottom half of the crank case oil pump, from special reservoir to engine bearings by gear driven pump, insuring positive lubrication under all conditions
Motor	—Four cylinders 4½ inch bore and 5 inch stroke. Cylinders cast in pairs—very large water jacket.
Springs	Front, semi elliptic; rear, three-quarters elliptic
Steering Gear	—Worm and sector gear type—irreversible
Tank Capacity	—15 gallons
Tread	—56 inches
Tires	—34 x 4 inch front and rear
Transmission	—Selective type, giving three speeds forward and one reverse.
Valves	—Nickel steel heads, electrically welded to stems. Inlet and exhaust valves same size

— Or $1000⁰⁰ Less

y, classy, luxuriously-appointed the company of the highest class e *price.* It has the same graceful d the same quiet-running quality n other cars; and it has certain und in *any* other car at *any* price.

s not believe it possible to put *real satisfaction* into a ap car—though we could probably build a much *better* ap car than any other manufacturer

Haynes cars have won 41 First Prizes, medals or perfect res in 41 consecutive tests—the best possible proof of our sistent adherence to a *high-grade-only* policy. (No other American or foreign, at *any* price, can show a like record victories in contests *of all kinds.*)

And you get all the benefit of this reputation and record his *positive guarantee* of *highest quality* in this Model 19 $2000.00. (Note specifications above.)

More than this—we demonstrate in this Model 19 that *unnecessary to pay over $2000.00* for the best car it is sible to build

The car itself will prove this claim.

Value of Established Reputation

Probably not one buyer in a hundred is mechanic enough to buy a car on his own responsibility

Are you?

Even the simplest car is a fairly intricate proposition to the novice—so much so that it affords a maker abundant opportunity to skimp *in scores of places* and still make a car that will run satisfactorily *at the start*

And here is where an established reputation for *superior construction* (such as is back of the Haynes) is of *immense value* to the buyer

It is practically his only guarantee that the car he buys will be all he expected it to be

It is his only *definite assurance* that his car will be a *long-lived* car for *all-round* service

And it is his only possible safeguard against the weaknesses that are apt to develop in cars that are more or less of an experiment, or that are built to sell at a cheap price

A HAYNES car is the "Government Bond" of automobile investment

Satisfaction in Buying the Best

Then there is the indescribable satisfaction of driving a *superior* car—the joy that comes, and comes only, to the driver of a *thoroughbred!*

Motoring can never be enjoyed to the utmost unless you are *absolutely sure* of your car—unless you *know* that the manufacturer has given you that immunity from trouble that can *only* be given with a car built as the Haynes is built.

Let Us Send You All The Facts About This Superb Car

Whether you buy this car or not you owe it to yourself to investigate it

A Haynes car at $2000 is certainly too good a proposition to "pass up" if you are on the market for an automobile.

This Model 19 is as appropriate (in style, finish, speed, and general appointments) for the present owner of three or four cars who wants to add a snappy, speedy, flexible car to his garage, as it is for the man who is buying for the first or second time and who wants a car that will be as satisfactory *next year and the next* as it is when he buys it

Send in this coupon for detailed information and let us advise you as to when and where we can give you a demonstration in this exceptional car

THIS BLANK FOR YOUR CONVENIENCE

Haynes Automobile Co.,
106 Main Street, Kokomo, Indiana.

Please send catalog and advise where I can see and have a demonstration of your Model 19 Haynes.

Name _____

Address _____

City _____ *State* _____

S E P—7 24

Main Street, Kokomo, Indiana

The Senator's Secretary

WHEN it comes July, and sometimes the latter part of June, notably this year, the people who live in Washington, or are there officially, get together and tell one another Washington is the hottest place on earth. Of course, Washington isn't the hottest place on earth. There are several places hotter than Washington on a good, hot day; but, for the most part, nobody lives in any of them.

Take it by and large, it may be said without fear of exaggeration, Washington is no summer resort. Some Washingtonians are proud of it. There was a man who used to have a store up near the corner of Ninth and F Streets who had a trick of frying an egg on the asphalt pavement at that corner on any July or August day when the sun had been beating down a few hours. He would crack the egg on the street-car track, pour it gently on the pavement, and in a short time it would be nicely frizzled, not exactly a fried egg, perhaps, but a good imitation, considering the frying facilities. Those miles of asphalt store and radiate the heat, which is a solid, enduring, reliable heat. It usually is as hot at midnight in Washington as it is at noon—that is, after a hot day. The town sits in a hollow. There is little breeze. It is hot. That is all there is to it.

Hence, when Congress is sitting in the summertime Congress has an unhappy time. Thousands of dollars have been spent in ventilating the chamber of the House and the chamber of the Senate, but they get hot on a hot day, just as hot as the plaza outside does, and that is a broiling, sizzling spot in July. It is cooler in the corridors and in the committee-rooms than in the chambers, but not any too cool, and when the heat inside and out is increased by a tariff discussion the august Senate literally simmers in its own grease.

Some decorative genius put a stained-glass ceiling over the Senate chamber and built another roof over that, of glass, so there is an air chamber between the stained and the plain glass. The air chamber is supposed to be a cooler, and maybe it is. But on a July afternoon, when the sun is beating down on the outer roof and its rays sifting through the stained glass on the heads of the perspiring patriots who are there assembled for the solemn task of protecting Protection, there is nothing cool about anything in sight—patriots, protagonists, progressives, reactionaries or Democrats not classed.

The Senate on a Hot Day

It is worth a trip up torrid Pennsylvania Avenue to watch the Senate perform on a real hot day. It is an inspiring and a perspiring sight. A good many of the statesmen stick to their blacks and roast. Others put on lighter garments and merely frizzle. After a man makes an hour's speech you could use him for a mop, and if he talks two or three hours he is no dryer than a pail of water. Senator Beveridge, although spare and not particularly susceptible, talked for four hours one day on the Tobacco Trust, and when he had finished he floated out of the room on his own moisture. Senator Bailey followed, and he, being of larger frame and pleading vociferously for something or other, resembled a creek that had overflowed its banks when they opened the sluicegate for him and allowed him to flow gently to his committee-room. Walk into a hot room in a Turkish bath some day, fully dressed, and prance around and beat a table and declaim loudly for a few hours, and you will have a modified idea of what happens when a Senator makes a long tariff speech on a hot day.

It would seem impossible for any Senator to last out four hours in such circumstances, but there are mighty few of them who cannot last out four hours, or more, when they get at it. These Senators are a hardy lot. You notice them tottering around the chamber and sitting for hours in attitudes of deepest dejection, as if the last ounce of their vitality were being weighed in at that particular moment. Then, let one of the schedules, which one of those moribund Senators holds sacred, be tampered with, and up he will jump and give a realistic imitation of a human phonograph. There may come a time when some Senator will be too old and too infirm to protest volubly and at length when an impious hand is laid on the duty on something produced by his own state, but none of them has reached that point yet.

They stick it out with their conventional blacks for the first few days of a hot spell. Then somebody breaks away, and soon all but the most dignified of the lot appear in light grays and thin merinos, sometimes without waistcoats—which is a very un-Senatorial thing to do, but, apparently, necessary. When Tom Reed, twelve or fifteen years ago, appeared in the House in a crash suit it was enough of an innovation to create newspaper comment all over the country. Now crash and other thin suits are in the majority, for most of the statesmen have discovered there is nothing in the Constitution that forbids their being as comfortable as they can on hot days, although a few of them are inclined to think that that fact denotes an unwarrantable omission on the part of the fathers who drew that immortal and elastic document.

Senator Bacon's Specialties

Of the leaders in the moist fight over the tariff Senator Aldrich, apparently, is least affected by the heat. The Senator always wears a sack suit when in the Senate, being a business man and not desiring to be encumbered with the tails of a frock coat. He is tall and thin, and with him the only sign of the heat is a higher color in his usually pale face. He sits at his desk with his two hands on the edge of the cover, watching everything that goes on, moving his head and body slowly to one side and then to the other, for all the world like a panther getting ready to spring. When he can stand it no longer he hops up, usually with the statement, "Oh, Mr. President, that is not the fact," or some similar statement, and talks briefly. When they heckle him, as they often do, he flushes and his voice rises in pitch. He gets angry easily, but it doesn't last long, and he never oversteps the proprieties of debate. Hot days and cool days seem all the same to him, for he is always on the job, rounding up his forces and keeping them in line. He has been working on this tariff bill steadily since the first of March, perhaps before that, by day and night, but his energy seems just as great as when he began. It is hard to tire out one of those long, lean New Englanders.

About the second hot day Senator Bacon, of Georgia, breezes in in a crash suit as wrinkled as an elephant's hindleg. Bacon is rather heavy, although he is tall enough to carry it well, and he is red-faced and bald. When he gets up to talk, which he does frequently, he wanders in and out of the subject in a long, tortuous path, and finally is so enmeshed in his own verbosity that he doesn't know whether he is going east or west. As he gets warmed up a tiny stream of water spouts from the top of his head and cascades on the surrounding solons, who move unostentatiously away, leaving Bacon to give his imitation of a fountain.

Senator Bailey, of Texas, usually wears a long, black coat, a low-cut waistcoat, a wide-spreading collar and a white lawn tie. If it is very hot he may appear in a gray sack suit. The Senator has a long lock of black hair which he carelessly drapes over his noble brow when he is at rest. When he is talking that lock of hair, being well-trained, has a trick of falling down over one of those eagle eyes, thus giving Bailey a chance to brush it impatiently back to its lair and make an effective and graceful gesture at the same time. Bailey heats rapidly. Widespread as his collar is, it wilts during one of his explanations of why he is for a duty on hides.

Senator Beveridge, leader of the progressive Republicans—who has incurred the severe displeasure of Senator Aldrich because Beveridge thinks and says that if the Republican party starts out to revise the tariff it should revise it, not remodel it—usually dresses the part when he has a set speech to make. He puts on his Prince Albert and his puff tie just as he used to do when he was the oratorical champion of the Western colleges. In these hot days he sacrifices that conventionality and wears blue serge or gray flannel. The Indiana

Crisp and Unbroken Grains Puffed to Gigantic Size

That's what you get in Puffed Wheat and Puffed Rice—the most unique and delicious foods ever created.

Just the whole wheat or rice kernels, made four times as porous as bread.

Made more digestible—more enticing—than any other cereal food.

These foods have legions of lovers. And every morning some ten thousand new homes enjoy them.

Again we ask you to begin.

Ideal Summer Foods

Whole wheat and rice made porous and crisp. Made so they don't tax the stomach.

What else is half so good?

They are more than breakfast foods in hot weather. They are luncheons and suppers, too.

Not mere confections, but hearty meals. For wheat and rice are the two greatest foods in the world.

We cannot describe these puffed foods, and there is nothing with which to compare them.

But serve them once—with cream, with fruit, or in a bowl of milk—and you'll discover a new delight.

Puffed Wheat, 10c
Puffed Rice, 15c

Except in the extreme West

This is how we prepare them:

The whole wheat or rice kernels are put into sealed guns. Then the guns are revolved, for sixty minutes, in a heat of 550 degrees.

That heat turns the moisture in the grain to steam, and the pressure becomes tremendous.

Then the guns are unsealed; the steam explodes. Instantly every starch granule is blasted into a myriad particles.

The kernels of grain are expanded eight times. Yet the coats are unbroken, the shapes are unaltered. We have simply the magnified kernels of grain, made porous and crisp and digestible.

Discovered by Accident

Some years ago, Prof. A. P. Anderson sought for a way to break up starch granules, so the digestive juices could get to them.

In cooking, baking or toasting most of these granules remain entirely unbroken, so digestion is hard or impossible.

He thought of exploding these granules by steam, and he invented these guns to do it.

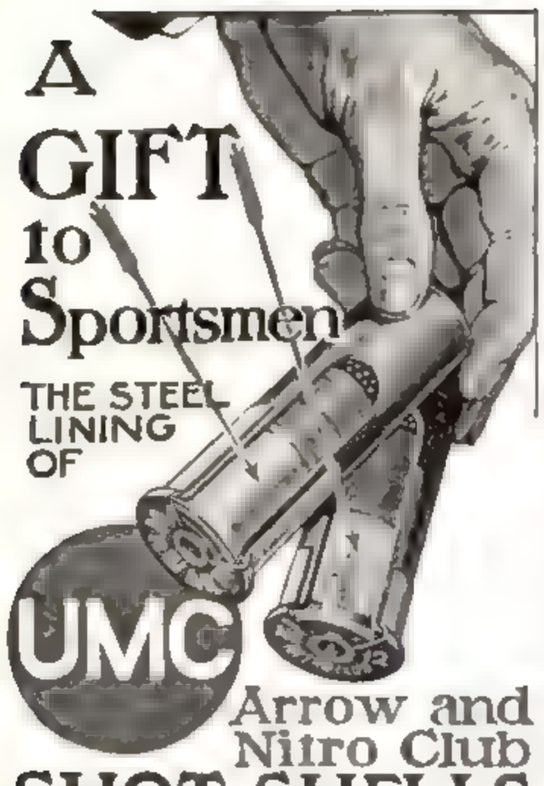
But he dreamed of no such result. Who could ever think that a terrific explosion would leave the grains shaped as before?

When he saw the result, he knew he had created the most delightful cereal foods in existence.

It remains for you to enjoy them, and let your people enjoy them. Change from the old-time foods tomorrow, and let your folks welcome the new.

Sold by Grocers everywhere.

Made only by The Quaker Oats Company



A GIFT to Sportsmen

THE STEEL LINING OF

UMC

Arrow and Nitro Club SHOT SHELLS

About 12,000,000 men in the country love to hunt better than they love to eat.

Thousands of carloads of UMC shot shells each year contribute to their pleasure—heap up their enjoyment.

Mark the attachment which this army of American Sportsmen must have for those sure-hitting UMC Shells of Quality.

The Steel Lining in UMC Arrow and Nitro Club smokeless powder shells is a **valuable gift extended to every one** of these sportsmen **who want a stronger** and **better shell.** There is no extra charge for the extra protection which this tough band of steel gives.

Shoot UMC shells—the **only** Steel Lined kind. They give best results in Remington and all other shotguns. They cost **no more** than the unlined kind.

1909 UMC Game Laws and Guide Directory Free.

The Union Metallic Cartridge Co.
Bridgeport, Conn.
Agency, 315 Broadway, New York City

No need to have lamp-chimneys that crack and break when you turn up the flame; nor a smoking, flickering light.

I make a MACBETH chimney to fit every kind of lamp and burner, insuring perfect combustion, full illumination, and a steady, even flame.

My lamp-chimneys are made of glass that won't break from heat. My name is on each one. Lamp-chimneys may be but "little things," but I'm proud of mine.

My Index, sent free, shows which is the right chimney for your lamp.

MACBETH, Pittsburgh

CLARK'S CRUISES AROUND THE WORLD

By S. S. Cleveland, 18,000-ton "brand new" [illegible] from N. Y. and Feb. 5, 70 days, $350 and up.
19th Annual Orient Cruise, Feb. [illegible], $400 up, by Lloyd S. S. "Grosser Kurfurst," 73 days, including 24 days Egypt and Palestine.
FRANK C CLARK, Times Building, New York

TYPEWRITERS all makes

"Visible" Typewriters, factory rebuilt and all other makes **sold or rented anywhere** at ½ to ⅔ mfrs. prices allowing rental to apply on price. Shipped with privilege of examination. Write for Cata. "I"
Typewriter Emporium, 98-96 Lake St., Chicago

Senator is a short, slim man, but after he has lambasted the Tobacco Trust for a few hours his precipitation is very high. Still, he always has a spare collar in his committee-room.

Senator Dolliver, of Iowa, another progressive, carries weight. He is partial to the frock coat also, but had to shed it when the hot weather came. Dolliver goes into tumultuous action on every occasion, but particularly did he go into it on the wool schedules. His favorite pastime was reaching carelessly over and biffing Senator Aldrich in the eye, much to that eminent gentleman's displeasure. Dolliver exudes language and perspiration in about the same ratio—the highest possible amount to the square inch of both products. When he takes the English language by the tail and swings it, shrieking, around his head, it is well for all persons to stand aside, lest somebody get hurt with a mixed metaphor or a silver-tongued peroration. When it is ninety in the Senate it is always one hundred and eighty where Dolliver spouts. He is like the Old Faithful geyser—he blows up regularly, emitting vast clouds of words that burst into fragments in the palpitating air.

Senator Hale, of Maine, who is Senator Aldrich's right hand, rarely breaks into the discussions. It is his part to sit gloomily at his desk and stew. The Senator is ruddy-faced and he gets ruddier as the heat wears on, rising in a dignified manner, ever and anon, to prophesy eternal smash and ruin, pestilence, famine and destruction unless the will of the Finance Committee is carried out. Hale never in his life saw anything but breakers ahead, and in this tariff crisis he is positive the rapids are just below the country unless Senator Aldrich has his way. The Senator is a fine old gentleman, but gloomy. Even the heat cannot thaw his forebodings out of him.

Senator La Follette, of Wisconsin, has a gray Prince Albert, the pride of some tailor's heart. The Senator is there, every day, saving the country. Like Hale, he thinks we are going to the bow-wows, only in the opposite direction. If you could take Hale's idea of our future and La Follette's and strike a general average it would be a good working basis. He is for everything Aldrich is not for, and Aldrich is for everything La Follette is not for. When La Follette talks it is usually a two-day affair. He has so many thoughts he cannot get them into one speech at one time. He is the star continued-in-our-next orator of the Senate. He is in poor health and the hot weather is very hard on him, but he occasionally feels able to emit a few—thousand—words on the subject uppermost.

Senator Smoot, of Utah, newly on the Finance Committee, and a willing little worker, has been largely the mouthpiece of that committee during the discussion. Smoot is tall and slab-sided. He is an Apostle of the Mormon Church, but he does not look like an apostle. He has long, bony arms, and he flings them around when he is making a statement until he looks like a windmill, with the fans revolving rapidly. The only way the heat affects him is to cause his carefully-nurtured mustache to droop a little and, mayhap, to bedew the apostolic brow.

The Shadrachs of the Senate

And so they stew and simmer and scrap. Senator Depew is cool in seersuckers, but mops vigorously from time to time. Boies Penrose, a mountain of a man, always looks as if he was fresh-boiled. Bristow, of Kansas, taller and lankier than Smoot, pays no attention to heat or cold. Carter, of Montana, looks as comfortable as a shrimp-colored cherub, albeit he wrings out his celebrated paint-brush whiskers from time to time. Then there is Clapp, of Minnesota, the Black Eagle of Fergus Falls, massive and moist; Murray Crane, of Massachusetts, a small man and one of the real powers of the regulars, quiet and cool; Frank Flint, of California, big, blond and aggressive and used to heat; Elkins, of West Virginia, who gets pink and pinker as the day progresses and mops constantly; Gallinger, of New Hampshire, balder than any, who sits and polishes his head with a large silk handkerchief, now and then rising to correct an erring Senator, to chide him and remind him that this is the Senate of the United States, the greatest deliberative body on earth; Kean, of New Jersey, always immaculate, always smiling and always with a profound knowledge of what is going on; Lodge, of Massachusetts, making his own ice; McCumber, of North Dakota, articulating slowly, but always articulating about something; Nelson, of Minnesota, the canny Scandinavian, who, being of the North, does not like the heat, and yells for hurry; Rayner, of Maryland, the keenest wit on the Democratic side, roasting slowly in his seat except when he is on his feet roasting the opposition rapidly; Root, of New York, cool and calm and impassive; Smith, of Michigan, going into action about every two weeks with a few lines of independence and not forgetting to say what is on his mind; Stone, of Missouri, whispering his way through the discussion, never in a hurry, never noisy, and so thin he couldn't get heated if he tried; Heyburn, of Idaho, large and calorific, and George Peabody Wetmore, the only Senator from Newport, who is cool because it is not good form to be hot.

Besides these there were many more, all earnestly asserting the tariff is a great national question, and all earnestly proving it is a local and a personal issue. They are hot; certainly, they are hot, but what boots it that they suffer a little when such great issues are at stake? What boots it anent the question of free hides, which Mr. Lodge, coming from a state which produces no hides, desires to have on the free list, and which Mr. Bailey, coming from a state which produces many hides, desires to have protected, thus putting the reverse English on the basic party principles of the two patriots? What boots it, I may ask, when every Senator has something that must be taken care of, lest angry constituents should protest?

So they talked and steamed and steamed and talked, gallantly struggling to show to the wondering world that when a Republican party platform calls for revision it does not call for it, and that when a Democratic party platform calls for revision it does not mean any change, unless for higher protection on the products of Democratic states, notably in the South. You can revise up or revise down, although the conventions which adopted the platform probably never thought of that. That thought was produced in the highly-protected thought factory of Mr. Nelson W. Aldrich, who is one of our leading protective thinkers—especially when he is thinking about New England.

Eggs are Eggs

THE egg output of this country represents a greater annual value than our production of gold or any other mineral, excepting only coal. Hence it is a serious matter that five per cent of all eggs sent to market should be culled out as "dirties" and sold at a discount of at least twenty per cent. This signifies a loss of one per cent of the total value of the egg crop.

The common trade name for cracked eggs is "checks." Those in which the fracture is not readily observable are called "blind checks." Handlers of such produce detect the latter by clicking the eggs together, or incidentally to the "candling" process. "Dents" are eggs whose shells have been pushed in without rupturing the lining membrane. "Leakers" have lost part of their contents, and are not only a loss themselves, but do damage by smearing other eggs.

The eggs handled by a Western produce house will ordinarily show from four to seven per cent of "checks." In further handling the same eggs will suffer additional breakage equivalent to from one to three per cent. Eight per cent from hen to market is stated by the Department of Agriculture to be a fair estimate for broken eggs. Such eggs are worth less than "dirties." Probably they represent a loss of two per cent of the total egg crop.

There is no kind of egg, however, that is a total loss. Even rotten eggs of the most advanced description are sold for a price to leather manufacturers. Those that are pretty bad, but still possible, are disposed of in large cities to pushcart dealers, at five cents a dozen wholesale—by whom they are retailed among the poor, by the pint, liquid measure.

Badly broken eggs are thrown in with the rotten ones. Great quantities of stale eggs (known in the trade as seconds) are broken into cans holding thirty dozen each, frozen solid, and kept in cold storage until wanted. Before being sold they are thawed. For "checks" and "dirties" there is always a good demand by cheap restaurants, bakers and boarding-houses, which get them usually at about half price.

YES MEN THERE IS A BETTER WAY

Try Our Way FREE

Give us your honest judgment on the **NEVER FAIL Perfect Stropper.** It has cost us $15,000 to perfect it, and the money was well spent because it has revolutionized the shaving problem.

You want one if this is true—Let US take the risk.

We know that if we can prove to every SATURDAY EVENING POST reader who shaves himself—or should do so—that the **NEVER FAIL** will give a keener, finer edge than he ever saw before, and will do it in four seconds, he will fight before he gives up. Just send in the coupon below, and the **NEVER FAIL** will go to you for ten days' **Free Trial**—charges prepaid.

Then if you can't say with perfect truth: "Never before have I enjoyed such Shaves," SEND THE STROPPER RIGHT BACK.

No 1 For Safety Blades

Turn your daily shaving task into a real pleasure. You can't go to scraping your face with ordinary razor edges and preserve the fine and well-groomed look with which every gentleman should begin the day.

The **NEVER FAIL Perfect Stropper** is made for ordinary blades, and every form of safety, including the Clauss—whether single or double edged. Just tell us the style of blade you use—we will send the stropper wanted.

Every user of safety razors knows that mighty few—if any—of his blades are actually fit to use until they are stropped. The **NEVER FAIL** will make every one of them good for from 50 to 150 perfect shaves, so it pays for itself in money as well as time saved.

Send no money, but send the coupon today. Don't miss one NEVER FAIL shave.

NEVER-FAIL CO.
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No 2 For Old Style

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Please send, without any cost whatever to me, one NEVER-FAIL STROPPER for blades. At the end of 10 days I will send you $3 or the stropper.

Name

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Chiclets

REALLY DELIGHTFUL

The Dainty Mint Covered Candy Coated Chewing Gum

Particularly Desirable after Dinner

BETTER—STRONGER

More lasting in flavor than any other.

A try—a test—
Goodbye to the rest!

Sold in 5¢ 10¢ and 25¢ packets
Frank H. Fleer & Company Inc.
Philadelphia, U.S.A. and Toronto, Can.

THRIFT

Down, but Not Out

A GROCERY clerk's wife put four separate nesteggs under the golden goose before she finally got a healthy gosling. They lived in a small city, and the husband earned a dollar and a half a day. From this, helped by truck sold from a small garden, the wife saved dimes and quarters until she had a hundred dollars in cash. It was her ambition to put aside enough to make the first payment on a home of their own. When she had a hundred dollars the husband lost his job, and her nestegg took the family to Chicago.

There the husband got work at twelve dollars a week, and the wife began saving again. It was a happy day when, four years later, she paid one hundred and twenty dollars on a house, assuming a debt of eighteen hundred dollars. Her knowledge of money matters was so vague that they lived in it a year before discovering that there was such a thing as compound interest amounting to as much each year as three years' savings. Then the house was given up and they moved into a rented flat.

By subletting part of their flat she got money to save again. Three years later there was a hundred dollars of her own money in a savings-bank, together with seventy-five dollars belonging to a society of which she was treasurer. The bank failed, and that nestegg disappeared.

The loss of this society money won her much sympathy. Their daughter was then learning glove-making. The girl's employer put her on better-paying work, advised that the extra wages be left in his hands to accumulate, and offered to pay interest on it. This was done, and when five hundred dollars had accumulated in the employer's hands he found them a house which was really a bargain, being on the market by reason of an owner's sickness. Nestegg number four hatched out nicely. Today this home is clear and free, and the family has three hundred dollars.

Working Up the Wage Scale

In another case a young man named Dick was left with ten thousand dollars. He had fair common-sense, and went to work at the printing trade as though he possessed nothing. Yet he never understood then what his first ten thousand meant.

Eight thousand was put into real estate at the top of a boom. A friend got into trouble, was arrested, and Dick went on his bond. The friend skipped out, and Dick had to pay over two thousand dollars. Hard times came. He was thrown out of work. His real estate sank, sank, sank. Finally it was sold for taxes, and he set out for another town with fifty cents.

Work was found at his trade, but in two weeks his employer decamped without paying wages, and he found himself broke and with a board-bill to meet. While he was looking about for another job the landlady let him do chores for his meals. Times were fearfully hard; the best place he could find was one as errand-boy in a newspaper office at three-fifty a week. He took that, worked hard, forgot the clock and quitting-time, and in two weeks they raised his wages to six dollars. A month later they raised him to eight and in three months to twelve dollars. Out of this he saved four dollars a week. At the beginning of the second year they raised his wages again.

By the time he had five hundred and seventy dollars, and was working in the editorial room, he got married. The boss raised his wages again and his wife, being thrifty, helped save as much as he had put by during bachelorhood. That was eight years ago, and the story of their savings is best told in a simple table. In this table each year's accumulation includes interest:

	Weekly Wages	Saved That Year
First year	$18	$ 250
Second year	20	420
Third year	24	600
Fourth year	24	600
Fifth year	25	660
Sixth year	28	800
Seventh year	30	1000
Eighth year	35	1200
		$5530

Five thousand dollars was then invested in a home. Now a garage is being built for the automobile that will be bought with next year's savings. Dick is city editor of the newspaper he started with as errand-boy, and the couple have three children. After working and economizing nearly ten years to get together half of what was originally left him, Dick has a pretty good idea of how much money there really is in ten thousand dollars. Likewise, he has a conservative judgment of real estate. Furthermore, he is absolutely immune from temptation to sign bail bonds.

Team-Work and Economy

A girl's mother died leaving her an orphan. She went West to keep house for a brother who was doing well. It soon developed, however, that another girl had her eye on the brother and the job. Presently that other girl married him, and the sister left with just enough money to reach the home of an aunt. After three weeks with the latter relative it was clear *she* didn't need a housekeeper, either. So the girl, knowing no trade, tried other things.

Her first place was as a domestic in a home where she got a dollar a week and board. That proved unpleasant in more ways than one. Another brother advised learning a trade, and she found an opportunity to work six months for nothing under a good dressmaker. Half her board meanwhile was earned by chamber-work, and the second brother paid the other half. At the end of her apprenticeship she found a place at three-fifty a week, which presently became four dollars. By sewing at nights she made the five dollars. The brother now withdrew his support, but by still doing chamber-work she managed to save a little toward new clothes—her wardrobe being in a sad state by that time. When enough had accumulated for this purpose she went to her trunk to get it, and found—two cents. Somebody had robbed her. The sympathetic landlady gave her a week's board. On Saturday night she lost her place. After buying, with her last wages, some clothes that were absolutely necessary, the girl left that house, walking out with three cents.

A place with a tailor paid five dollars through the busy season. Then, with increasing skill, she sewed in homes at five dollars a week and meals, saving money meanwhile. Meeting another girl in much the same circumstances, a partnership was formed and a small house rented at nine dollars a month. Part of this house was sublet, bringing their own rent down to a dollar and a half each. Their rooms were fixed up with some second-hand furniture.

Then she married a man who had never earned very high wages, yet had managed to put aside an average of ten dollars a week. With his savings they bought that house for nine hundred dollars. The wife kept on sewing at home and presently had enough work to keep herself and two girls busy. There was another house for sale next door. They bought that, paying four hundred and fifty dollars cash and assuming a five-hundred-dollar mortgage. It rented for fourteen dollars a month. When the mortgage had been cleared off by teamwork and economy, she bought two small cottages across the street, borrowing a thousand dollars from a loan company on the other property, paying five hundred dollars on each, and assuming mortgages for one thousand dollars. Then the husband found it difficult to get employment, and the wife sold sewing-machines at five dollars apiece commission, and did a renting business, too, charging two dollars for finding tenants for vacant houses. In five years she cleared off her indebtedness and began to save money.

In that neighborhood there was a much larger house for sale at thirty-five hundred dollars, of which five hundred dollars would go to the agent as commission. Looking up the records she located the owners in the East, offered them three thousand dollars, and got the house. To finance this purchase she was determined that none of her other property should be risked again on account of being mortgaged. Raising eleven hundred dollars in cash, therefore, she went to a loan company and sought nineteen hundred dollars on mortgage on the three-thousand-dollar house. The company said it would lend no more than sixteen hundred dollars. She said she would take nineteen hundred dollars or nothing. A compromise was reached by the manager lending her three hundred dollars of his own money on second mortgage, both loans costing her seven per cent. His money was to be returned in one-hundred-dollar payments, and the company's at the rate of twenty-five dollars per month. The house rented for twenty-seven-fifty a month.

This girl is now a woman of forty-odd, owes only three hundred dollars on the last purchase, and the increase in values in that neighborhood has made her five houses worth about twelve thousand dollars. She considers this satisfactory, from a start on three cents of capital, and, as her rents bring in sixty-five dollars a month, doubtless she will be in the market again for real estate shortly.

Another case of thrift winning out over setbacks is that of a man who started wrong in the first place by running away to sea. At twenty-three he came ashore sick and with not a hundred dollars to show for five years' roving. His money went for medical treatment. In debt, he started to learn typesetting on a newspaper at five dollars a week. Just as he was getting along nicely two typesetting machines were installed, throwing him out of work. A place offered in the stereotype-room. He took that, and was thriving again when lead-poisoning made it necessary for him to find some other work.

In the mean time he had come into a small legacy, married, and now had a baby, a home partly paid for, and five hundred dollars cash in bank. It seemed advisable to give up the home and invest his surplus in some business. An advertisement attracted him. It offered for sale a small store, stocked with cigars, candy and notions. "Doing a splendid business," said the advertisement. He and his wife investigated, and were delighted with the place, especially as the selling price was only two hundred dollars, good-will included. The salesman who offered this business was so pleasant and sanguine a chap that they never thought it worth while to investigate. After their money was paid over, however, they found the piles of gaudy cigar-boxes stuffed with paper, the jars of candy lined inside with a few sticks pasted to the glass, and the "good-will" so low nobody would buy.

The Cubbyhole and the Crowd

There was nothing to do but close up the place and try again. The husband heard of a barber shop which was for sale and seemed to be doing a bona-fide business. The owner, a Swede, had a profitable following, but was sick. They bought the barber shop, and all the Swedish customers went down street, where another Swede had lately opened up. They never really learned, however, whether they did so as a matter of race prejudice, or simply as a matter of barbering.

The husband gave up, discouraged.

But his wife didn't. They had a hundred dollars still. She heard of a store for rent on one of the smaller downtown streets. It was a tiny place—so small as to hold barely a showcase—a true hole-in-the-wall. But thousands of people passed that cubbyhole daily. The rent was thirty dollars a month. To pay a month's rent and move the barber shop there would exhaust their surplus money. The wife went to a cigar manufacturer, explained their situation to him, and he gave them some sound business advice, showing them how to dispose of the barber-shop fixtures, abandon that line, and open a cigar-store in the tiny cubbyhole. He furnished stock, a slot machine, and let them open on a commission basis, paying them thirty cents on each dollar's worth of goods sold, they to pay rent and license.

That proved a sound venture. The first year was nothing wonderful so far as trade went, but they lived comfortably and came out even. The next year they cleared two hundred and forty dollars, and each year since, what with growing trade and increasing travel in that part of town, finds them better off.

The Furniture Question Comes Home to You!

Whether or not you shall get *furniture values* for your money. That is the question which ought to interest you, whether you buy furniture for a mansion or a cottage.

It pays you to give attention to this question.

You don't want furniture that begins to break and fade with its first use. You don't want furniture that goes to pieces in a little while. You don't want poor imitations of real furniture styles.

Yet defects and deception are no more likely covered up in upholstered furniture than in any other line.

It is to help you to detect and avoid all this furniture deception and trouble that we offer you our Karpen Free Style Book P J.

This free book is a veritable education on furniture. Everything you want to know about upholstered furniture is told in an interesting way, and it is beautifully illustrated. The book contains 500 photographic reproductions of Karpen pieces, requiring 72 pages larger than the page of *The Saturday Evening Post*.

Interiors drawn by decorators, show you how to get the most artistic effects for many rooms of the house, in English, Flemish, the Louis regimes, Colonial, Mission or any other of the furniture style periods.

Several pages show our wood finishes and leathers in the actual colors.

The Karpen trade-mark is your protection. It appears on every piece of our furniture. Look for it.

Behind the trade-mark, which we show in this advertisement, is the absolute guaranty of the house of Karpen covering the article so long as you shall keep it. If the article proves unsatisfactory, your dealer is authorized to return to you what you paid.

The Karpen Guaranty stands everywhere and always for Karpen Sterling genuine leather—not split leather—but the tough natural grain outside of the hide. It stands for genuine fabrics and lasting colors.

It stands for Karpen steel springs, the kind specified by the United States Government.

It is absolute assurance of correct patterns and finish—the styles approved by the best judges of furniture in the world.

Send for the Karpen Style Book PJ

We will send you the book [illegible] your vicinity whom we will authorize to quote you a special discovery price on Karpen Guaranteed Upholstered Furniture.

S. Karpen & Bros.

Karpen Building, CHICAGO
Karpen Building, NEW YORK

Karpen Furniture

TRADE MARK

1899 pieces of Karpen Furniture were used in furnishing the new Senate office building throughout. Karpen Furniture was selected in competition with manufacturers everywhere.

No. 7038
Karpen Genuine Leather Davenport

OUT-OF-DOORS

Fishing for Trout—II

THE first thing that you ought to learn about the use of the trout-rod is that your hands are of very little importance in fly-fishing. It is your *feet* which have most to do with the success of your day's fishing. Get any sort of wader's stocking-footed, boot-footed or plain hip-boots you [illegible]; but having gotten into these be careful how you wade. If you are a nervous man—as very likely you are, being an American—you will be apt to keep on moving downstream, for that is the direction in which you will naturally fish at first, and the upstream and dry-fly cult is for your later study. Perhaps you will not notice the ripple which runs ahead of you as you wade, or may not note the little streak of discolored water which your feet send down. You may as well hunt game with a brass band as to fish for trout in that way. Learn first that a trout is rarely ever in the likely hole where you expect him. He may be almost anywhere; probably on the bars at the head of deep holes early in the season, then on gravel, later under logs, under hollow banks or in the shade of overhanging bushes—always lying in wait, always hid. Therefore, make haste very slowly. When you approach the spot which you wish to fish wait for a few moments—they will seem hours in length—until all the ripples have died down and until the trout has accepted you as part of the landscape. He will know you are there well enough when you first appear. Presently begin to cast, not lifting your feet, and standing as still as possible. Having tried one locality move down to another. Forget all rivalry, and do not disturb your mind over what luck the other fellows may be having. In nine cases out of ten he who has fished the least water will have the most trout.

Foot-Work in Casting

Light and delicate casting, the fly falling like the natural insect, is a good rule, of course, but it is open to some of the most startling exceptions. One has often seen good trout taken on a fifteen-foot line and by casting which deliberately broke all known rules. The fly was flicked down upon the water a dozen times or more with considerable force before it was at length allowed to float past the spot where the trout was supposed to lie. But, meantime, be sure the feet are motionless at the bottom of the stream. This is a specialized form of angling which you may joke about, but prove curiously for yourself in your later days of fishing. You will then add yet another to your list of exceptions.

If you carry a net—which you will not need to do if your fish are not running much over half a pound—carry it where it will not drag in the water or catch in the bushes. The rubber cord around the neck is not so workman-like as a little loop fastened to the top of the net and going over a button sewed to the back of the collar. This keeps the net up out of the water and out of the way. In a pocket is another good place to carry it. In some wicked waters a long-handled net to be used as a staff is useful; but the beginner will find knee-deep water heavy enough in all likelihood.

As you pass down your stream watch the currents and eddies where bits of leaves or floating insects go by. A trout makes his living in the easiest possible way, and although he will feed all over the stream when the hatch is heavy, usually he will not move very far from his chosen resting-place except in case of a rise or freshet in the stream—what the Scotch and English call a "spate." Let your fly take the hint of those naturally floating on the water. If you see a trout feeding, either keep out of his sight altogether or cease casting until the fish has got used to your outline against the sky. After dusk is the best time to get large trout in a much-fished water. They travel farther from their lairs then and are much bolder.

The trout strikes the fly from below, but very often in his eagerness goes clear of the water and turns in that beautiful semi-circle so dear to the trout-angler's eye. In time you, too, will have scores of such impressions stored away in your memory. It was just over there in the shadow of the bushes, where the water ran inky black and seemed so thick and heavy as must have stifled any inhabitant thereof, that all at once a sudden rainbow illuminated all the landscape, a burst of scarlet and gold and silver. For some unknown reason it is nearly always the fattest and most brilliantly-colored fish which thus break water in striking. A lean, cold fish is more slow and cautious. When that happened to you the first time, perhaps, you forgot to strike; yet the trout was doing all he could for you. When you get so you can strike the trout in midair and actually hook him while his body is quite free of the water you are beginning to be a trout-caster. Few old anglers do that often. The one rule to observe is to strike as soon as you see a trout move toward your fly. It will be pretty difficult to get it away from him. More trout are lost, of course, by striking too late than too soon. A certain per cent will hook themselves, and if truth be told it is these that make up the bulk of the basket of even fairly successful trout-fishers. Keep track of the rises which you have for a day. If you put one out of five fish in the basket you are having an average day's sport. You will see some days when they "come short," when it will seem almost impossible to set the hook at all.

Striking the fish properly when it rises is the second thing in importance to good footwork. Most writers say this is done by a "gentle turn of the wrist." This nonsense has been repeated by one writer after another. On a long line considerable force has to be used in striking to take up all slack, and even with a short line the necessary speed for a fast and shy fish implies a bit of force. The thing to do is to be quick. If that means force use it, not otherwise. Actually to set the hook needs very little force.

Suppose that you have raised and fastened a trout. Do not hurry him, and by no means try to throw him out on the bank. He will make a few desperate runs, more in fright than in pain at first, but after that he will become easier to handle. Give him the spring of the rod. It is almost impossible to break a fly-rod on a fish so long as the fish is in the water. It does not weigh much there. In the air it weighs mightily, and if you lift the trout out on your fly-rod you will soon strain the rod and cause it to lose its elasticity. In playing your fish strip the line with your left hand. Most old anglers pay little attention to the trout-reel, but handle the line with the left hand both in casting and in playing the fish. Some use an automatic reel, as some shooters use an automatic gun on quail. If you have not a net lead your fish up to your legs as you stand, and clamp him against your legs with one hand until you can get your fingers in his gills. Then kill him with a rap over the back of the head, and do not let him die gasping and flopping in your basket. A short stick, carried on a button or in your basket, is useful for this purpose—what anglers call a "priest."

The Sportsman's Limit

If the day is very warm clean your trout when you stop for lunch, and finish cleaning the catch in the evening. Lay them out on the grass to admire them, and then put them back carefully in the basket. Do not put leaves or grass in the basket with your fish, as it discolors them and makes them unlovely. After you have your trout cleaned, never let water touch him again until he is cooked. A dead trout should be kept absolutely dry and absolutely cold. It should never be put directly on the ice, but protected by glass or tin. A good plan is to wrap each individual fish in cheesecloth when they are packed for taking home, although this is considerable trouble. Handle or touch your trout as little as possible. They are very delicate.

As to size and numbers for your basket, there is no rule which one feels at liberty to offer. It is a matter for each one's conscience and not a thing to be determined wholly by law. Personally, one no longer cares to take more than twenty-five trout of any size within one day, nor is a fish less than seven inches ever retained on any stream, no matter what the law

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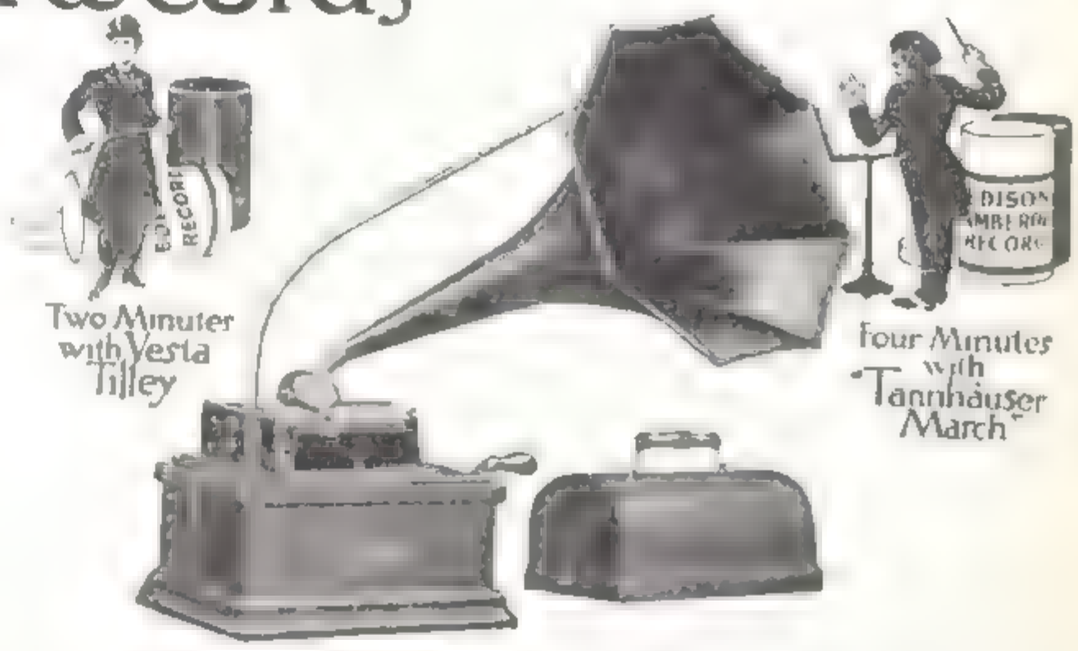

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allows. On most trout waters a fish less than eight inches would far better be returned. The six-inch trout is a yearling. If you will take the trouble to put back all your fish up to eight inches for one year or two years you will be simply astonished at the improvement in your fishing after that. Virtue nowhere has such material rewards as in trout-fishing. On one of the Michigan streams there is an eight-inch limit and a fifty-fish daily basket established by law. That is the best fishing water in that state today. The wide-open streams are ruined. Many anglers persist in killing large numbers of innocent little six-inch trout. It isn't business. Such fish, being yearlings, have not yet spawned. Give them a chance, and your mercy will receive a very material reward next season.

Perhaps the man who has not yet had his first day on a trout-stream, but who has his equipment secured for such a day, may wonder how to go about learning the art of fly-casting. As has been said, a great many books have been written on that subject, but nobody ever learned anything final from any such writing. At the same time it is most important, in undertaking any form of sport, to get its theory and to learn how to play the game in good form. You will play better golf all your life if you get the theory of the golf-strokes at the outset. The same is true regarding fly-casting. It will pay you to form good habits at the start.

The theory of the fly-rod is a very simple one. The implements of casting are simple and beautiful. They suggest accuracy and not force, yet brute force is what most men put in fly-casting at first. In fly-casting even more than in golf-playing the worst mistake is that of "crowding." It does not take strength to cast the fly. You can do it with your arm tied. The more force you use the less success you gain.

Skill, Not Strength, Required

Some man long ago invented the phrase, "whipping the stream." Perhaps from reading this most men and women have thought that a trout-rod is the same as a whip, and that one uses a fly like the cracker of a lash. The reverse of this is the truth. You do not whip the water, but whip the *air*—that is to say, the air behind you. It takes more force to overcome the friction of the water on the line and to get the line back of you than it does to propel the line forward again, because the friction of the air on the line is less than that of the water. The line comes off the water by a smart, decisive lift of the wrist and forearm, which bends the rod and serves to propel the line back over the head. The line behind you again bends the rod a little bit to the rear. Now, just at the instant that the line behind straightens and begins to drop, you begin the forward cast. It does not need to be very powerful. Two things you ought to remember, and of these the most important is this: It is the rod which is casting that fly and not you yourself. It is the rod which is catching those trout, and all you do is to follow the rod along the stream. It is not the muscle of your good right arm which casts that fly, but the splendid fiber of those six delicately-glued strips of selected bamboo, fine as a needle at the tip, the most beautiful and admirable sporting implement ever devised by man. Give the rod a chance. To do this, remember the second rule, which is to begin back-cast and fore-cast each smartly with a stroke of the wrist and forearm, not with a lift or thrust. The lower part of the rod must be the fulcrum on which it does its work—that is to say, you must hold it firmly in your hand. Do this, and let your greatest speed come at the front end of the stroke, and the rod will do pretty much all the rest. The beginner forgets this, and forgets usually to give time for the line to straighten in the back-cast—which really is more important than the fore-cast, which goes on before his eyes.

The Fine Points of Casting

A common cause of a splashing fly—falling later than the line and disturbing the water—is the carrying of the rod-tip too far forward in the forward cast. To keep you from going too far forward or too far back with your rod in the cast a friend may stand in front of you and one behind you, each with an extended staff, to confine your rod into the arc of a circle not much more than ninety degrees, the zenith of it being above your head. The equation is about like this: ONE—two—*three-ee-ee*, for lift, back-cast and front-cast. Say it over that way. This is only to force you to understand the theory of that beautiful and powerful implement, the fly-rod. If you have learned that theory you will cast from any position where your hand happens to be—shifting the fulcrum, that is to say. You may even use more arm movement in those later days; but all the time you will be feeling the pulse, the rhythm, of the rod and line together, and you will know in just what shape the line is behind you. A straight back-cast means a straight fore-cast, and a straight fore-cast means trout. It is the line and the rod which are doing the work. The fly has no weight and it does not carry the line, but is carried by the line as it rolls out.

Other wrinkles of casting will be added unto you as you go on through the many but never-ending degrees of your art. Soon you will learn that when your fly falls on a bush the thing to do is to take matters gently. Perhaps you can free it by a long, rolling cast, throwing the weight of the line beyond the fly. Do not be afraid to sacrifice a fly or even a leader if doing so avoids mussing up a nice body of water. That is part of the toll of the game, whose total figures do not amount to so much, after all, at the end of the season—not nearly so much as caddy-hire. Of course, as you fish more and more you will more and more come to have some sort of uncanny vision out of the back of your head, so that you will intuitively know about the bushes or the trees which are apt to foul your line on the back-cast. In time you will learn to keep your fly up high and to shorten the back-cast. In time, also, you may learn spey or switch-casting, roll-casting and all the fancy tricks of the game. But, perhaps, even then you will enjoy trout-fishing no more than you did on your first day or your tenth day or your hundredth day.

Begin your fly-casting humbly—at first with a rather short line, but with an open eye and a heart entirely free of envy or concern over the other fellow's basket of trout. Trout-fishing is in no sense a competition.

Editor's Note—This is the second of two articles on Trout-fishing.

THE MOUTH OF THE GIFT HORSE

(Continued from Page 5)

us stock in his ventures, but we've got taken in so often that - well, once bit is twice shy, you know, Mr. President. So, Wakefield stands just about where she did before Shelby came here."

"Not but what Wakefield is enterprising," Mr. Spate repeated. The President's curiosity overcame his policy. He asked one more question:

"But if you citizens didn't help Mr. Shelby, how did he manage all these—improvements, if I may use the word?"

"Did it all by his lonesome, Mr. President. His income was immense. But he cut into it something terrible. His brothers in the East began to row at the way he poured it out. When he began to draw in advance they were goin' to have him declared incompetent. Even his brothers say he's cracked. Recently they've drawn in on him. Won't let him spend his own money."

A gruesome tone came from among Spate's spectacles and whiskers:

"He won't last long. Health's giving out. His wife told my wife, the other day, he didn't sleep nights. That's a bad sign. His pride is set on keepin' everything going, though, and nothing can hold him. He wants the street cars to run regular, and the telephone to answer quick, even if the town don t support em. He's cracked there s nothing to it"

Amasa Harbury, of the Building and Loan Association, leaned close and spoke in a confidential voice:

"He's got mortgages on most everything, Mr. President. He's borrowed on

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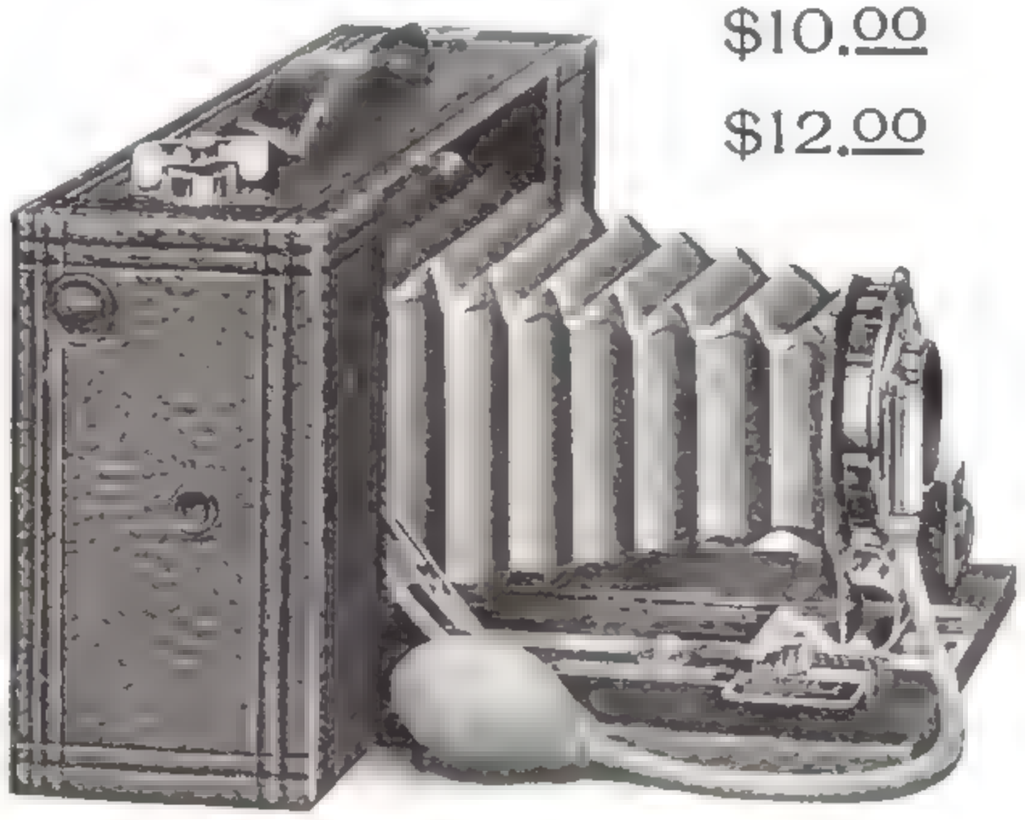

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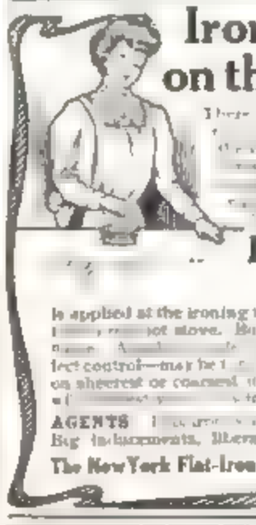

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all his securities up to the hilt. Only yesterday I had to refuse him a second mortgage on his house. He stormed around about how much he'd put into it. I told him it didn't count how much you put into a hole, it was how much you could get out. You can imagine how much that palace of his would bring in this town on a foreclosure sale - about as much as a white elephant in a china shop."

"Not but what Wakefield is enterprising," insisted Spate.

The lust for gossip had been aroused and Pettibone threw discretion to the winds

"Shelby was hopping mad because we left him off the committee of welcome, but we thought we'd better stick to our own crowd of representative citizens. Shelby don't really belong to Wakefield, anyway. Still, if you want to meet him, it can be arranged

"Oh, no," said the President, "don't trouble

And he was politic—or politician—enough to avoid the subject thenceforward. But he could not get Shelby out of his mind that night as his car whizzed on its way. To be called crazy and eccentric and to be suspected, feared, resisted by the very people he longed to lead—Presidents are not unaware of that ache of unrequited affection.

The same evening Shelby and Phoebe Shelby looked out on their park. The crowds that had used it as a vantage-ground for the pageant had all vanished, leaving behind a litter of rubbish, firecrackers, cigar stubs, broken shrubs, gouged terraces. Not one of them had asked permission, had murmured an apology or a word of thanks

For the first time Phoebe Shelby noted that her husband did not take new determination from rebuff. His resolution no longer made a springboard of resistance. He seemed to lean on her a little.

IV

THE perennially-empty cutlery works gave the Wide-a-Wakefield Club no rest. Year after year the anxiously-awaited census renewed the old note of fifteen thousand and denied them the eloquent argument of increased population. The committee in its letters continued to refer to Wakefield as "thriving" rather than as "growing." Its ingeniously-evasive circulars finally roused a curiosity in Wilmer Barstow, a manufacturer of refrigerators, dissatisfied with the taxes and freight rates of the city of Clayton.

Barstow was the more willing to leave Clayton because he had suffered there from that reward which is more unkind than the winter wind. He had loved a woman and paid court to her, sending her flowers at every possible excuse and besetting her with gifts.

She was not much of a woman—her very lover could see that; but he loved her in his own and her despite. She was unworthy of his jewels as of his infatuation, yet she gave him no courtesy for his gifts. She behaved as if they bored her; yet he knew no other way to win her. The more indifference she showed the more he tried to dazzle her

At last he found that she was paying court herself to a younger man—a selfish good-for-naught who made fun of her as well as of Barstow, and who borrowed money from her as well as from Barstow.

When Barstow fully realized that the woman had made him not only her own booby, but the town joke as well, he could not endure her or the place longer. He cast about for an escape. But he found his factory no trifling baggage to move.

It was on such fertile soil that one of the Wide-a-Wakefield circulars fell.

It chimed so well with Barstow's mood that he decided, at least, to look the town over.

He came unannounced to make his own observations, like the spies sent into Canaan. The trolley car that met his train was rusty, paintless, forlorn, untenanted. He took a ramshackle hack to the best hotel. Its signboard bore this legend: "The Palace, formerly Shelby House—entirely new management."

He saw his baggage bestowed and went out to inspect the factory building described to him. The cutlery works proved smaller than his needs, and it had a weary look. Not far away he found a far larger factory, idle, empty, closed. The sign declared it to be the Wakefield Branch of the Shelby Paradise Powder Company. He knew the prosperity of that firm and wondered why this branch had been abandoned

In the course of time the trolley car overtook him, and he boarded it as a sole passenger

The lonely motorman was loquacious and welcomed Barstow as the Ancient Mariner welcomed the wedding guest. He explained that he made but few trips a day and passengers were fewer than trips. The company kept it going to hold the franchise, for some day Wakefield would reach sixteen thousand and lift the hoodoo.

The car passed an opera house, with grass aspiring through the chinks of the stone steps leading to the boarded-up doors.

The car passed the Shelby Block; the legend, "For Rent, apply to Amasa Harbury," hid the list of Shelby enterprises.

The car grumbled through shabby streets to the outskirts of the town, where it sizzled along a singing wire past the drooping fences, the sagging bleachers and the weedy riot of what had been a pleasure-ground. A few dim lines in the grass marked the ghost of a baseball diamond, a circular track, and foregone tennis courts.

Barstow could read on what remained of the tottering fence:

HELBY'S PAST ARK

When the car had reached the end of the line Barstow decided to walk back to escape the garrulity of the motorman, who lived a lonely life, though he was of a sociable disposition.

Barstow's way led him shortly to the edge of a curious demesne, or rather the débris of an estate. A chaos of grass and weeds thrust even through the rust of the high iron fence about the place. Shrubs that had once been shapely grew raggedly up and swept down into the tall and ragged grass. A few evergreen trees lifted flowering cones like funeral candles in sconces. What had been a lake with fountains was a great, cracked basin of concrete tarnished with scabious pools thick with the dead leaves of many an autumn.

Barstow entered a fallen gate and walked along paths where his feet slashed through barbaric tangles clutching at him like fingers. As he prowled, wondering what splendor this could have been which was so misplaced in so dull a town and drooping into so early a neglect, birds took alarm and went crying through the branches. There were lithe escapes through the grass, and from the rim of the lake ugly toads plounced into the pool and set the water spiders scurrying on their frail catamarans.

Two bronze stags towered knee-deep in verdure; one had a single antler, the other none. A pair of toothless lions brooded over their lost dignity. Between their disconsolate sentry, mounted flight on flight of marble steps to the house of the manor. It lay like an old frigate storm-shattered and flung aground to rot. The hospitable doors were planked shut, the windows, too; the floors of the verandas were broken and the roof was everywhere sunken and insecure.

At the portal had stood two nymphs, now almost classic with decay. One of them, toppling helplessly, quenched her bronze torch in weeds. Her sister stood erect in grief like a daughter of Niobe wept into stone.

The scene somehow reminded Barstow of one of Poe's landscapes. It was the corpse of a home. Eventually he noticed a tall woman in black, seated on a bench and gazing down the terraces across the dead lake. Barstow was tempted to ask her whose place this had been and what its history was, but her mien and her crêpe daunted him.

He made his way out of the region, looking back as he went. When he approached the most neighboring house a grocery wagon came flying down the road. Before it stopped the slanted driver was off the seat and half-way across the yard. In a moment he was back again. Barstow called out:

"Whose place is that?"

"Shelby's."

"Did he move away?"

But the horse was already in motion, and the youth had darted after, leaping to the side of the seat and calling back something which Barstow could not hear.

Shelby, who had given the town everything he could, had even endowed it with a ruins.

When Barstow had reached the hotel again he went in to his supper. A head

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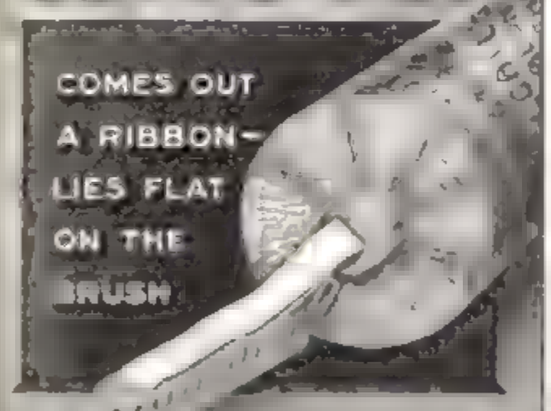

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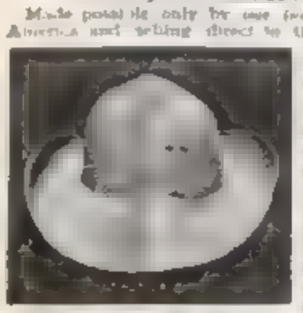

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waitress, chewing gum, took him to a table where a wilily-coifed damsel brought him a bewildering array of most undesirable foods in a flotilla of small dishes.

After supper Barstow, following the suit of the other guests, took a chair on the sidewalk, for a little breeze loafed along the hot street. Barstow's name had been seen upon the hotel register and the executive committee of the Wide-a-Wakefield Club waited upon him in an august body.

Mr. Pettibone introduced himself and the others. They took chairs and hitched them close to Barstow, while they poured out in alternate strains the advantages of Wakefield. Barstow listened politely but the empty factory and the dismantled home of Shelby haunted him and made a dismal background to their advertisements.

It was of the factory that he spoke first: "The building you wrote me about and offered me rent free looks a little small and out of date for our plant. I saw Shelby's factory empty. Could I rent that at a reasonable figure, do you suppose?"

The committee leaped at the idea with enthusiasm. Spate laughed through his beard:

"Lord, I reckon the company would rent it to you for almost the price of the taxes."

Then he realized that this was saying just a trifle too much. They began to crawfish their way out. But Barstow said with unconviction:

"There's only one thing that worries me. Why did Shelby close up his Paradise Powder factory and move away?

Pettibone urged the reason hastily:

"His brothers closed it up for him. They wouldn't stand any more of his extravagant nonsense. They shut down the factory and then shut down on him, too."

"So he gave up his house and moved away?" said Barstow.

"He gave up his house because he couldn't keep it up," said Amasa Harbury. "Taxes were pretty steep and nobody would rent it, of course. It don't belong in a town like Wakefield. Neither did Shelby."

"So he moved away?"

"Moved away, nothin'," sneered Spate. "He went to a boardin'-house and died there. Left his wife a lot of stock in a broken-down street-car line, and a no-good electric-light company, and an independent telephone system that the regulars gobbled up. She's gone back to teachin' school again. We used our influence to get her old job back. We didn't think we ought to blame her for the faults of Shelby."

"And what had Shelby done?"

They told him in their own way—treading on each other's toes in their anxiety; shutting each other up; hunching their chairs together in a tangle as if their slanders were wares they were trying to sell.

But about all that Barstow could make of the matter was that Shelby had been in much such case as his own. He had been hungry for man's gratitude, and had not realized that it is rather won by accepting than by bestowing gifts.

Barstow sat and smoked glumly while the committee clattered. He hardly heard what they were at such pains to emphasize. He was musing upon a philosophy of his father's:

"There's an old saying, 'Never look a gift horse in the mouth.' But sayings and doings are far apart. If you can manage to sell a man a horse he'll make the best of the worst bargain; he'll nurse the nag and feed him and drive him easy and brag about his faults. He'll overlook everything from spavin to bots; he'll learn to think that a hamstrung hindleg is the poetry of motion. But a gift horse—Lord love you! If you give a man a horse he'll look him in the mouth and everywhere else. The whole family will take turns with a microscope. They'll kick because he isn't run by electricity, and if he's an Arabian they'll roast him because he holds his tail so high. If you want folks to appreciate anything don't give it to 'em; make 'em work for it and pay for it—double if you can."

Shelby had mixed poetry with business, had given something for nothing. He paid the penalty.

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[illegible] have made it worth while for us to get all our customers to specify your tires, which will register over 200 Cadillac [illegible]

Yours very truly,
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Per [illegible]

We have selected this letter from among the many reports of similar service we receive because of this significant fact. We demonstrating car, by reason of the various "stunts" it must perform in exhibiting its selling points, gives its tires much harder usage than they would receive in ordinary service.

You, as a motorist, may therefore [illegible] service these eight tires gave on Cadillac demonstrating cars as a fair sample of the service Morgan & Wright Tires would give on your car.

Morgan & Wright, Detroit

WESTON,
Ocean-to-Ocean Walker,

Said recently: "When you feel down and out, feel there is no use living, just take your bad thoughts with you and walk them off. Before you have walked a mile things will look rosier. Just try it." Have you noticed the increase in walking of late in every community? Many attribute it to the comfort which Allen's Foot-Ease, the antiseptic powder to be shaken into the shoes, gives to the millions now using it. As Weston has said, "It has real merit." It cures tired, aching, sore, smarting feet while you walk. 30,000 testimonials. Order a 25c. package *to-day* of any Druggist and be ready to forget you have feet. *Don't accept any substitute.* Trial package of Allen's Foot-Ease sent FREE. Address,

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UNIVERSAL SUPPLY COMPANY, 428 Globe Bldg., ST. PAUL, MINN.

BEATRICE IN ARCADY

(Continued from Page 12)

held Bee's hand and put some medicine on the poison ivy, and said all those little things that he knows she likes. And pretty soon he got her to promise not to begin pasting her labels yet.

Poor old Billy! He certainly was working hard.

Next day was Sunday and nobody did anything except the Living Barometer; I found him and Billy quarreling dreadfully on the back porch. The old man was talking about apple-jack or something, and Billy was trying to quiet him. The Barometer said that he wouldn't stay boarder any longer unless Billy doubled his money. And what was more, he would tell Bee that he wasn't Old Uncle Si, like Billy had said. Oh, it was awful. But, of course, Billy's a dear—he gave in, and the poor old man got his money.

Then Mrs. Finley decided she had to have double pay because Mrs. Appleton was sick. You know, Mrs. Appleton wasn't really, but the first days she had made her bluff and had to live up to it. When she came, just before she managed to develop her headache, she threw up her hands and said, "Merciful Heavens! what a place! I know I shall go into a decline." Then she went upstairs and she had all her meals served in her room, and looked so ill that I actually would have been worried if I hadn't known she was Bee's mother.

Mrs. Finley said that she was a sick patient and for those she charged double board. Billy stood for that, too. He had just been up to Mrs. Appleton's room and she told him to get a doctor. She said she felt sure that this climate was ruining her constitution, and she told Billy to find a doctor who believed in salt-air treatment when he got a large enough fee.

So Billy went over to the station and when he came back with the doctor he was looking more dejected than ever. I really felt sorry for him. He came up on the porch and lay down in the hammock

"What is it, Billy boy?" I asked.

"Not that I love Cæsar less, but I love Rome more," he answered, which I thought was rather strange at the time. Then he handed over to me a telegram. It read: *I can't stand it much longer. Is the dub making an impression? George.*

"Did you answer it?" I asked.

Billy nodded. "Yes."

I thought that the rest of the afternoon he seemed worried. Then just at four o'clock a boy came driving up and asked for Mr. William Filston. Billy went out to see what it was and there was another telegram. When he had read it he threw up his cap and shouted "Hooray!"

"What is the matter?" I asked

"Reprieved!" he cried. "Reprieved at the last moment from being a traitor to my trust." He gave the boy four different telegrams to be sent immediately.

That night after supper Bee was herself again and the poison ivy was better. But she was beginning to snub Littlefield, I thought, for she always kept me or Billy around, and when it began to get time for a walk down by the stream she didn't go, but sat and looked out into the twilight and tapped her foot.

"Think," said poor Littlefield, trying to cheer her up—"Think how hot it must be in town with the stuffy streets and the white lights all aglow. With nothing but the fashionable throng at silver-set tables! How different here—the quiet, and with us so close to Nature! Isn't it so, Miss Appleton?" He leaned close to Bee.

"Yes," said Bee slowly, but I noticed that she was pulling one of her mi kmaid ribbons into small pieces. "But—but one can motor to so many nice places just out of town," she said.

"But it's so dreadfully hot," went on Littlefield.

"Yes," said Bee. "Think of poor papa working there in the heat, and George"

Littlefield gave a sneer. "Ah, George Miller!" he said.

It wasn't the name: it was the way he said it, I think, that made Bee flash up. She turned square around on him. "George Miller is one of the most splendid men I know," she said.

And just then the quartet was singing, Where is My Wandering Boy Tonight?

Bee clasped her hands, and I thought I saw one side of her mouth quiver. Then

It will pay you to satisfy yourself as to the status of the Cadillac "Thirty"

Two things will be immediately made clear to you upon investigation:—

First, that by general consent the Cadillac "Thirty" is awarded a position of priority over all other cars of approximate price.

The manufacturers of these other fine cars will confess to you that the Cadillac is a piece of master workmanship—a revelation in every sense. Some of them will tell you that they regret exceedingly that its price was not fixed at a higher figure.

All that you may have heard and read to the contrary notwithstanding, they are not disturbed by the rivalry of any other car; but they do respect and honor the Cadillac.

Why?

Because no one knows better than these competent engineers, designers and builders, that no finer work is done anywhere in the world than in the Cadillac plant. Witness the recent award of the Dewar Trophy to the Cadillac Company—a tribute to its manufacturing methods which is coveted by the makers of the costliest cars in America.

This suggests a rather leading question—one which has never been propounded in print before but which should be asked and answered in the interest of both the buyers and the builders of the Cadillac.

That question is:—"Does the Cadillac differ in any respect from higher priced cars; and is it in any sense inferior to them?"

The answer to the first portion of the question, as you will discover for yourself, is "Yes"; and to the second portion an emphatic "No."

It is time, we think, to say openly what has been thought and said a thousand times in private conversation by those in "the trade" since the 1909 season began—and what is known to be true by every Cadillac owner and every serious student of the situation, namely:—

That it is impossible to buy, *at any price*, a better built car than the Cadillac.

When you have digested and proven for yourself the truth of this rather remarkable statement, your mind will immediately seek justification for the cars for which from $1,000 to $2,000 more is asked.

The Cadillac "Thirty" is the one car which has seriously encroached upon the prestige of higher priced cars

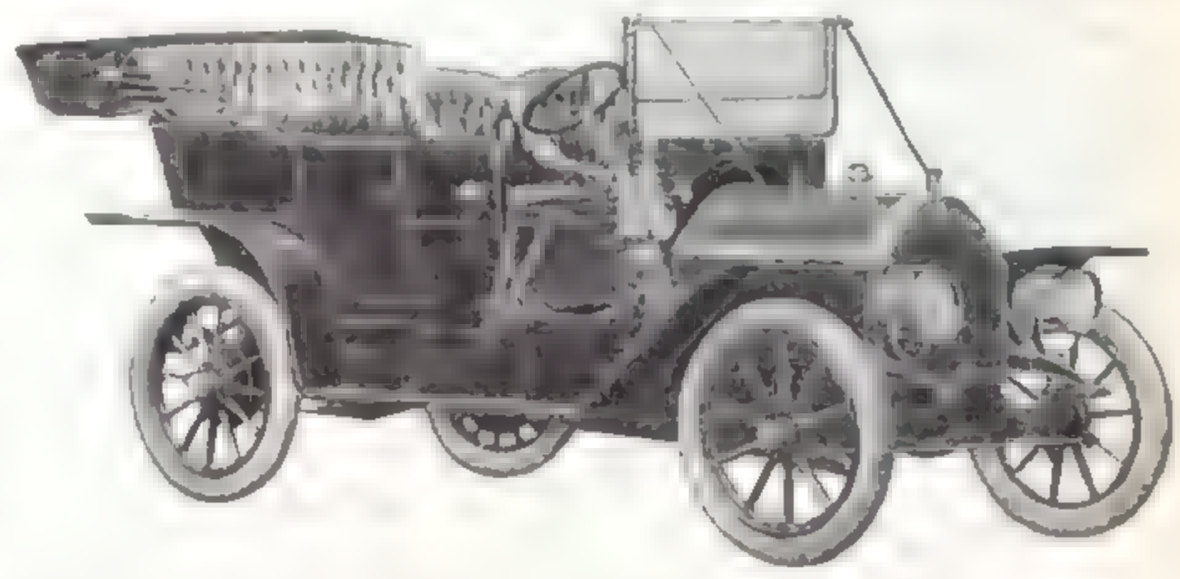
You will not find it in any material that enters into their construction.

You will not find it in any finer steels.

Above all, you will not find it in nicety of manufacture, in interchangeability of parts, in "fit," in standardization, because in these vital essentials the whole world knows that the Cadillac excels all its fellows.

So you will be driven to the necessity of explaining the higher price of other cars simply and solely on the score of size—the space capacity for carrying seven passengers instead of five.

These facts—which you can easily verify—are cited because the time has come for a fuller understanding of the motor car situation by American buyers.



The Cadillac "Thirty" is furnished either as Touring Car, Demi-Tonneau or Roadster.

The price of each type is

$1400.00

F. O. B. Detroit and includes three oil lamps and horn

Specifications briefly are: Four cylinders cast individually, copper water jacketed. Thirty horse power. Three speed selective type sliding gear transmission. Direct shaft drive. 106 inch wheel base.

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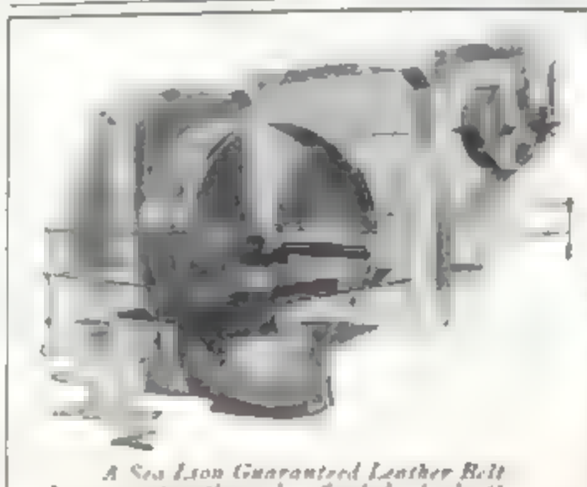

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It is not affected by live steam, water, the hot rays of the sun, or anything that usually knocks out a leather belt. The Sea Lion is absolutely water-proof, except [illegible] the leather treated to a vegetable dressing.

We also make **Reliance** belting and several other brands equally as good for specific purposes.

Write us your needs and the conditions under which your belts must run. We will tell you what is best to buy and send a book on leather belting.

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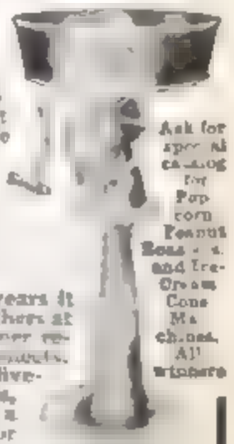

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will do it for you. For five years it has made this big money for others at street fairs, race tracks, summer resorts [illegible]. A pound of sugar makes 30 five-cent packages of candy floss, which sells like hot-cakes in a blizzard. If interested ask for catalog 12.

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For "SANICAP" is coated on both sides with a specially prepared enamel coating.

It is this enamel coating which makes "SANICAP" *absolutely proof* against the action of fruit acids, mustards, pickles—in fact, anything you put up in Mason jars.

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Zinc jar caps are unsafe. The porcelain lining inside the cap affords no protection.

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With "Sanicap" you can lay your jars on side. You can place them bottom up. No matter how long the liquor remains in contact with "Sanicap" your preserves will keep pure and delicious.

No matter what you've paid for your caps or rubbers, they're worthless if they don't keep your preserves. You can buy "Sanicap" caps for the old screw-on style of cap.

"Sanicap" Jar Caps are sold by dealers 15c per dozen. Seven dozen for $1. Look for the name "Sanicap" on cover of cap. It's your guarantee. If your dealer does not sell "Sanicap," write us direct. We will see that you are promptly supplied.

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Vudor Porch Shades are made of wide strips of [illegible] with spaces between the strips. Vudor Porch Shades are made in any width, and a porch of ordinary size can be completely equipped with them at a cost of from $5 to $10.

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We will send you, free, upon receipt of a postal card request, a handsome booklet fully describing and illustrating, in actual colors, Vudor Porch Shades and Vudor Re-enforced Hammocks. With the booklet we will send you name of dealer in your town.

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Billy had the quartet change quick, and they went right into Take Me Back to Dear Old Sunny Broadway, and they sang it just beautifully.

Littlefield all this time hadn't said a word, because he really did have sense enough to see when he was sat on. They finished, and the song went floating out over the hills. Bee slapped at two mosquitoes that had been worrying her. Then she got up. "Billy!" she called.

Billy jumped across the space, bowed in front of her just like he did the other time. "What is it the Princess commands?"

"Ah, Billy, Billy," she said, her lips trembling, "take me back. I'm sick of this place."

Billy bowed, bending low to the ground, reached into his pocket and pulled out a whistle. He blew it long and loud, and—would you believe it?—two minutes afterward, away down the road, over the hills, came two big balls of light, and far off we heard a loud "toot, toot!"

Every one jumped up. Billy turned round, waving his hand. Then a great big red touring car came dashing up, and there in the car was George!

He jumped out over a wheel before it even stopped. In the tonneau were Mrs. Appleton's maid and Bee's.

"Ah, George, George!" Bee cried, stretching out her hands. "It is so good of you to come."

"All ready to go back?" he asked.

Bee looked at him, surprised. "Why—why, yes."

"Got room for everybody. Bless you, Billy, and thanks for your telegram."

Billy bowed again. "My lady's carriage waits. It was ordered at four o'clock. Smith, turn off the water to the well."

Above, at the second-story window, Mrs. Appleton put her head out. She was fully dressed and called down: "The doctor says that we must go to the seashore, because ——"

"All right," said George, "I'm here to take you. Come on; the maids will pack."

Bee clasped her hands and looked as if she couldn't believe it. "Broadway—home!" she murmured. But she didn't waste any time getting into that car. Then Billy handed her mother in and me. A minute later we were off!

As long as I live I'll never forget how Littlefield looked as we left him there on the porch, trying to explain it all to Mrs. Finley, the four singers and the Living Barometer.

Suddenly Bee gave a little cry. "George, stop the car!"

He did. "What is it?"

"Papa!" Bee said. "What will papa say?"

Billy stood up and made an extravagant gesture. "Papa has said!" And he handed her a yellow piece of paper.

George lit a match for Bee to read the telegram, and leaned so close as he shaded it for her that his lips touched the fluff of hair over her ear.

Bee read it aloud: *William Pilston, Esquire, Mossybrook. Yesterday's expense list just arrived. Bring them home and let them storm Newport. It's cheaper. Appleton.*

A BRAND FROM THE BURNING

(Continued from Page 7)

thousandth time she let despair roll over her. What was the use? What was the use?

Some time later, up in the dressing-room, she was removing as best she could the marks of her experience, when it occurred to her to examine the locket. It was a thin gold affair with a smudge of dirt upon each side of it, and she devoted her efforts to one of these smudges. She rubbed it with a towel and stood incredulous, carried back to the mystery stories of her own youth, for a monogram in diamonds winked and twinkled at her. She tried the other side and unearthed a coronet. After much careful search she managed to open the locket. And the mystery held, on one side, a beautiful woman; on the other, a coil of baby hair. All was as it should be.

As she finished the transition from white linen to street attire she pondered and marveled, and by the time her veil was adjusted she had decided upon her course. This was a case for some one more learned in Russian ways than Mr. Eissler, and, after consulting the nearest directory, she

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Crisp, toasted to a delicate "brown"—Eaten with cream and sugar—

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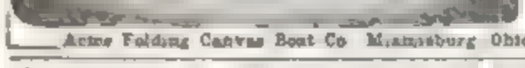

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We use only palm and olive oils from the Orient.

Then we use a special process and get a perfect blend. We have had 36 years of experience in soap making.

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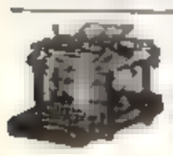

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set out for the Russian Consulate. There her demand for speech with the consul-general was met by the vice-consul's bland regrets that his principal was invisible. "Closeted, he reported, dropping his voice and nodding toward the closed door behind him, "with His Excellency, Prince Epifanoff."

"Then," said Miss Bailey, "perhaps you can tell me something of your Russian charities. I want you to direct me to an institution where a sick little boy can find attention and understanding. He has sadly lacked both these many weeks."

The vice-consul, a man of heart, listened with kindly but restrained attention until she produced the locket on its severed chain. Then even that practiced diplomat allowed amazement to overspread him.

"And may I ask you now," said he, "to tell these very interesting facts to Prince Epifanoff and the consul?"

Constance Bailey was slightly disconcerted by this sudden plunge into diplomatic waters and by the extremely thorough, though always courteous, cross-examination to which she was promptly subjected.

"May I ask," she demanded on her own part, when she was growing weary of always answering, "whether you have identified the miniature?"

"We have indeed," answered the ambassador, a large but otherwise unalarming personage with stiff hair arranged à la doormat. "And not only so; we have been searching for the miniature for almost a year. Almost a year ago a boy was stolen from a castle in the northern part of Russia. He was five years old and the owner—since the assassination of his father—of what would make a whole state in this country of yours. The Nihilists were suspected; this time with some reason, as it transpired that one of their important members, a woman, had obtained employment in the castle. She and the child vanished together. There was little hope that the young prince would escape his father's fate, but in the absence of any proof of his death the whole Russian secret service and the consular service were notified. It was just possible, you see, that his captors would try to use him as a hostage or as the price of some concession. The woman was stopped at the frontier. Unfortunately, she was—accidentally, you understand—killed before she had accounted for the boy, who was not then with her. As I have said, all this occurred a year ago, and nothing has been heard of the child. You can imagine the distracted grief of this fair lady, his mother," touching the miniature.

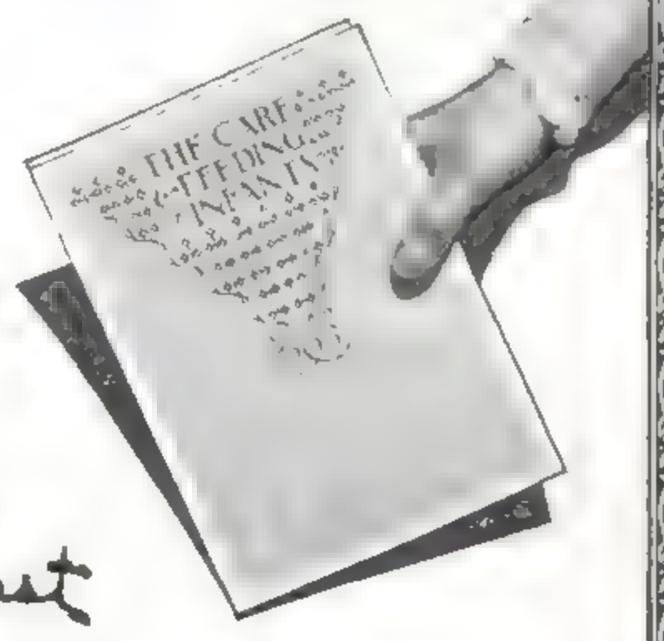
"And you think," cried Miss Bailey, "that my little firelighter ——"

"Is the owner of one of the most exalted titles in Russia and one of the richest estates. He wore this locket when he was abducted. But we are letting time pass. May I ask you"—this to the consul—"to order my car? His Highness must be removed into suitable surroundings."

"Then my mission is accomplished," said Miss Bailey, and rose to take her leave. But never had she encountered cordiality so insistent as these courteous gentlemen then exhibited. She must, she really must, go to the hospital with them and see the end of the affair. In vain she pleaded other engagements and promised to telephone later in the evening to hear whether the prince's interview with the waif had corroborated the evidence of the locket. She was offered the use of the official telephone for the breaking of her engagements, and when her hosts left her alone to achieve this purpose they quite calmly locked her in.

She telephoned some trivial-sounding excuse to her long-suffering friend. Every one who knew her well was accustomed to interruptions by her school interests. And as she listened to that friend's wailing remonstrance she was tempted to tell the truth: "Locked up in Russian Consulate! Prisoner! Involved in court mystery. Obliged to produce a prince of the blood royal or take the consequences." Truly, she told herself as she hung the receiver on its hook, things were getting rather uncommon and going rather quickly. And in that moment of apprehension she strangely drew comfort from the undeniable fit and texture of her new tailor-made suit as shown forth in a large mirror between the window and the door. The contemplation of these encouragements fortified her until the return of her jailers and during the ordeal of being swept

This book will be sent free to any mother on request



We hope that you will send for a copy of "The Care and Feeding of Infants" because we know the information it contains will be invaluable to you. There are times when you do not know just what to do for your baby; if you have this little book at hand it will help you solve the difficult questions that so often arise.

This book is full of simple and helpful suggestions; suggestions about baby's bath; his clothes and exercise; the care of the nursing bottles and nipples; and many other details equally important to the baby's welfare.

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Whether you are nursing your baby or not, success depends upon perfectly understanding his needs. You will be better able to care for his wants and to safeguard him against sickness if you have this book to consult.

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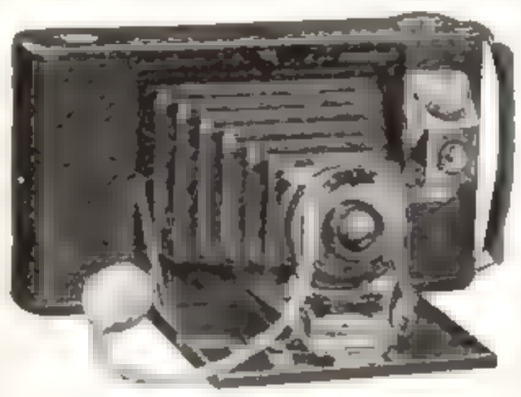

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through congested traffic by the side of a Nicolai Sergieevitch Epifanoff in a bright-red motor-car.

Arriving at Gouverneur Hospital she left her companions in consultation with the matron and the house surgeon while she went up to the children's ward to prepare the mind of her sometime colaborer, Miss McCarthy, the nurse in charge.

"I was going to send for you," Miss McCarthy began when they had moved a little way from the door. "You've sent us a good many queer cases, but *what* do you call your latest?"

"That's a Russian prince of high degree," said teacher.

"Yes, he looked like one," laughed the nurse, "but you should see him now that he's washed. He's really not burned at all," she amplified. "Shock, a little; hunger, more; dirt, most."

"But do you realize what I tell you? He's a Russian prince. An ambassador, a prince and a consul or two have come to fetch him. They're down in the reception-room, and I came up to make sure that you had him. I don't know what they would have done if I had lost him again."

"Oh, we have him," Miss McCarthy assured her, when she had heard a few more details of Miss Bailey's story and had been properly impressed thereby. "He's there in the third bed on the left. You go in. I'll go downstairs. They'll want me if he's going to be transferred."

Upon the smooth pillow of the third bed there lay a mass of bright-gold hair gleaming even in the faint light of the shaded electric lamp. And the hair surrounded a little face whose every line and contour was beautified, exalted. Teacher turned, incredulous, to make sure that she was right; but the neighboring beds were empty.

Teacher sat upon the chair by the bedside and watched the sleeping firelighter. He moaned a little moan. Such a tired little moan! Ah! this everlasting barrier of speech! Oh, to have been able, now at the very last, to explain that she was not a demon actuated by cruelty! But she did not dare to wake him. She knew the effect which the sight of her would produce. And so the little prince slept on until the big prince came softly to his bed.

Very gently the man asked a question. Then the baby turned and opened his eyes. The man spoke again. The little voice answered him, and Miss Bailey left them alone together.

She waited in the hall, and presently Prince Nicolai Sergieevitch Epifanoff joined her there.

"You have been instrumental, under God," said he, "in preserving the succession of one of our noblest houses. That is the boy. From what he tells me I judge that the woman who stole him was of the Jewish race. That she intrusted him to the care of a friend who, with children of her own, was coming to America. I suppose she was to have reclaimed him here. We know why she did not. And we can only surmise that the other woman, not knowing the value of her hostage, either lost or deserted him. Of course, he spent all his time and his baby ingenuity in trying to get away from her. We shall never know quite definitely. However, my dear young lady, we have him! And in the name of the great country for which I am authorized to speak I thank you. Russia will remember your name and your great service when other gratitude which now protests itself to you more vehemently has quite died away."

"But," said Constance Bailey, "I have not heard the name of my little firelighter."

"Ah! that," said the Russian, "is a thing of which even I am not authorized to speak. Your service was to the nation."

Some months later Miss Bailey visited the Russian Consulate again. Her presence had been formally requested, and the consul was formally awaiting her. The friendly vice-consul was in attendance, and Madame Consul lent her genial presence to the occasion.

They purred congratulations: the whole staff was summoned, and the consul made a short address which produced great enthusiasm in the audience. He then pinned a scrap of red ribbon into the buttonhole of Miss Bailey's jacket and handed her a small white-leather box. Inside was a gem-encircled miniature—gorgeous and blazing as the sunshine broke upon it. The gentle-faced Empress of all the Russias smiled sadly out at Constance Bailey: and on the reverse, also in diamonds, was the inscription: "For Service."

PENNSYLVANIA RAILROAD

Bulletin.

A NIGHT OFF ON THE "PENNSYLVANIA SPECIAL."

A business man in New York receives a wire between two and three o'clock in the afternoon calling him to Chicago for a meeting next morning. He orders his bag to the station by telephone, he orders his tickets and Pullman reservation by telephone, which are promptly delivered at his office. He is on the "Pennsylvania Special" at Jersey City at 4.14 P. M., and if he has forgotten any last words he may call up his office or house from the train and say them. Then he's off.

If he wishes to finish up his correspondence, he has a stenographer at his beck and call. If he wishes to read he has the newspapers, the periodicals and a library to select from. If he prefers to loaf, the back platform with a cigar is inviting as is also the smoking or observation car.

At dinner hour the dining car is at his service with the best products of the markets, prepared right and served deftly. Pleasant ways of passing the evening suggest themselves. With the glint of the morning sun on Lake Michigan, after a bath and a shave, breakfast awaits him in the dining car.

Before leaving the train on application to the stenographer Pullman accommodations may be reserved for his return trip.

At 8.55 A. M. he steps on the platform at Chicago spick and span and jaunty, ready for the work of the day.

The Chicago man enjoys the same advantages, with a slight change in the hour of departure and arrival.

The "Pennsylvania Special" (18-hour train between New York and Chicago) leaves New York 3.55 P. M. and arrives Chicago 8.55 next morning. Returning leaves Chicago 2.45 P. M. and arrives New York 9.45 next morning.

Frontier fun without danger or discomfort.

Novel adventures for the children, interesting experiences for you and the bracing tonic mountain air for all, in

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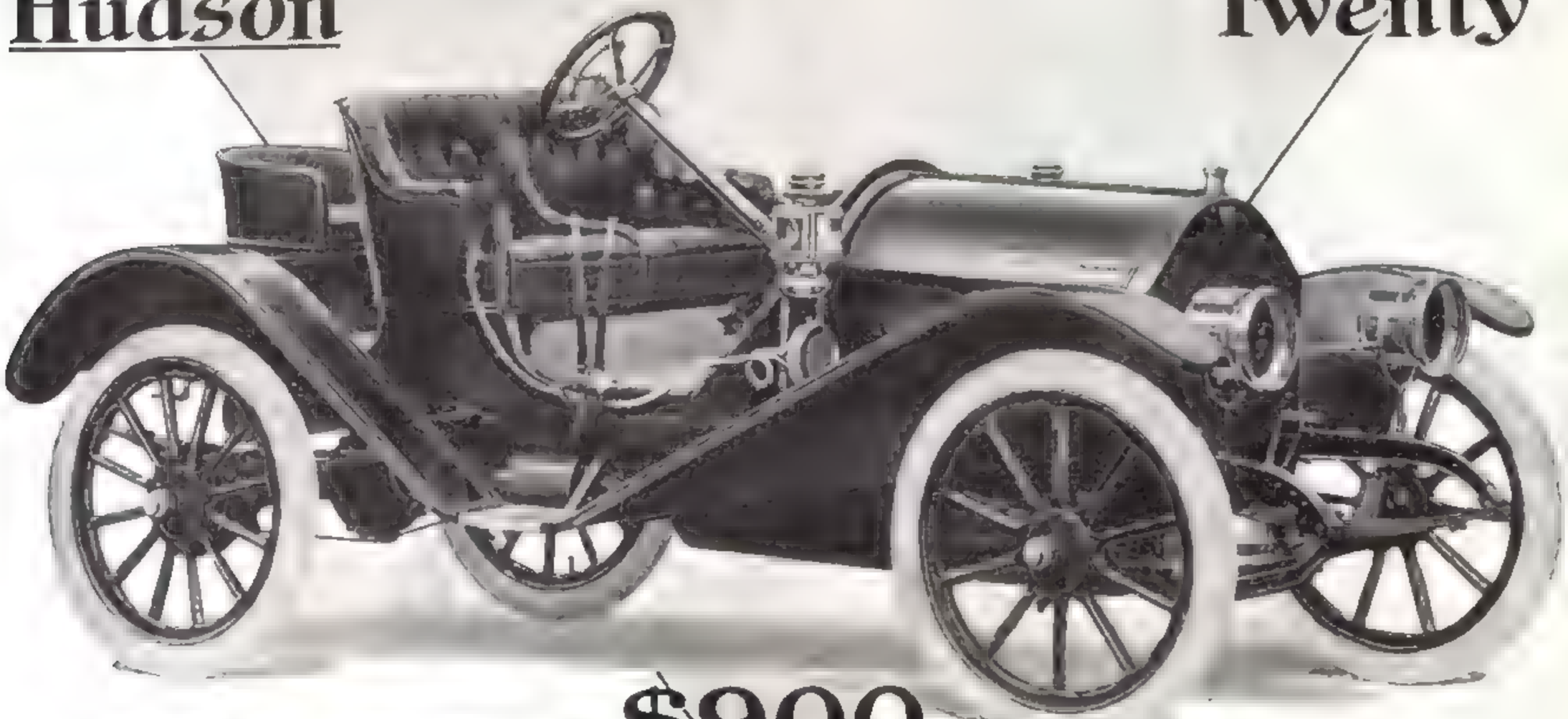
—with stenographer, barber and valet and superb dining car service—and other fast trains on the Rock Island-Frisco Lines, means that your vacation starts when the train starts.

"Under the Turquoise Sky" and "Thro' Scenic Colorado and Yellowstone Park to the Alaska-Yukon-Pacific Exposition" are beautifully illustrated and replete with information about the things you want to know. Address JOHN SEBASTIAN, Passenger Traffic Manager, 9 La Salle St. Station, Chicago, Ill.

Rock Island-Frisco Lines

Hudson "Twenty"



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Equipment: Two [illegible] head lights, generator, two side oil lamps, [illegible] tool set, horn and horn - **$900.**

With Eisenh magneto, top, Prest-O-Lite tank, double rumble seat - **$1050.**

"Look for the triangle on the Radiator."

1,452 Cars Asked For In Five Days

The highest compliment ever paid a new car followed our announcement to the trade. Every automobile dealer in America received practically the same day an announcement of the Hudson "20," giving complete specifications and a list of officers, engineers and directors of the Hudson Motor Car Company.

This announcement was received by dealers the 19th of May. During five days following we received 104 telegrams and long distance calls all containing requests for the agency for the Hudson "Twenty," and giving the number of cars wanted.

The grand total of the cars asked for in these telegrams and long distance calls was 1452.

Scores of certified checks were received from dealers in different parts of the country who wished, if possible, to bind territory at once.

In addition to telegrams, we received within ten days 1,873 letters from dealers, requesting territory in which to sell the Hudson "Twenty."

Of course we could not give an agency to every dealer who wanted it—in many instances several requests were from the same city. But the ***true significance*** of this wonderful response lies in the fact that 104 men who sent telegrams, and 1,873 who wrote letters are ***all actually in the automobile business. They are selling cars every day.***

They judge a car from the over-critical standpoint of the man who has to sell them—the man who is going to invest his money and his business reputation in them.

They know where other cars are weak. They know why certain cars are hard to sell. Being experts they know from the specifications and appearance of the 1910 Hudson "Twenty" and from the reputation of the men behind it, that never before was a car offered which represented so much value for the money. They know that ***for the first time*** a car is being built to sell for less than $1,000 free from every objection heretofore raised against cars selling at or near this price. They know that never before has a car with so many high grade features been sold for $900.

Some Reasons why the Hudson "Twenty" has Created a Sensation

In the first place it is a good looking car. The officers of the Hudson "Twenty" have been the first to appreciate that it is as easy to make a ***good looking*** car and sell it for less than $1,000 as it is to make the other kind

It is a ***big car*** with a 100-inch wheel base, and 32-inch wheels

It is as ***roomy*** as any roadster made, regardless of price. To insure absolute comfort to the driver and passenger, the foot pedals are adjustable A woman can drive it with as much comfort as a 6-foot man.

Sliding Gear Transmission

It has a sliding gear transmission, selective type, three speeds forward and reverse, such as you find on the Packard, Peerless, and other high grade cars

Its motor is the Renault type, patterned after the famous French motors of that name.

Long Stroke Motor

With a bore of 3¾" and a stroke of 4½" it conforms to the most up-to-date foreign design, a long stroke motor.

The same company which makes the frames for the high priced Stearns cars makes the frames for the Hudson "Twenty."

The front axle is a one piece drop forged I-beam section of the best grade of open hearth steel carefully heat treated.

Three-quarter Elliptic Springs

The judgment of the best designers in the world is back of the suspension of the Hudson "Twenty." Semi-elliptic in front, and three-quarter elliptic rear springs are the easiest riding under all conditions, faster and due to their peculiar actions, are the least liable to fracture. This is the spring suspension found on the Hudson "Twenty." Springs are unusually long, and mounted with heavier and stronger fittings than on many cars twice the weight

The radiator is composed entirely of brass and copper of such dimensions that more cooling surface is provided than on most cars of half again as much horse power.

Carbureter Specially Designed

The carbureter has been especially designed for the motor, insuring absolute control at all speeds

The fan, as in the best high-priced cars is belt driven; and so on throughout the entire car—judged by every mechanical and engineering standard, the Hudson "Twenty" is thoroughly up-to-date without embodying any experimental features.

50 Miles an Hour

Any Hudson "Twenty" will do fifty miles an hour. It has all the power you could ever have use for. It not only ***looks*** like the most expensive cars, but it ***acts*** like them too It is strong, speedy, roomy and stylish.

Please write today for complete specifications. The Hudson "Twenty" is the only four cylinder licensed car selling for less than $1,000. It is the first ideal car at the price.

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Please send me catalog and name of nearest dealer.

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If you find you have made more than you need, the unused portion may be packed in ice and kept for even a week. Experience would be required to get as good results from a glass freezer on account of the accumulation of the cream on metal.

At your dealer's. If he will not supply you refuse tin substitutes and send Money Order for $1.25 to us and we will ship promptly by express.

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Ask your dealer today. If he cannot supply you, mail us *25c or stamps* and we will send you prepaid a complete set of "Out of Sight" attachments. Dealers supplied in lots of 1 dozen sets or more.

"They're fine—we wear them and we know."

Thomas Archer Co.
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THE DANGER MARK

(Continued from Page 15)

and models are not essentials. . . . You ask if it is in me. I think it is. I think it exists in anybody who can glorify the commonplace. To make people look with astonished interest at something which has always been too familiar to arrest their attention—only your romancer can accomplish this."

"Please go on," she said as he ended. "I'm listening very hard. You *are* glorifying commonplaces, you know."

They both laughed; he a little red, disconcerted, piqued and withal charmed at her dainty thrust at himself

"I was talking commonplaces," he admitted, "but how was I to know enough not to? Women are usually soulfully receptive when a painter opens a tin of mouldy axioms. . . . I didn't realize I was encountering my peer——"

"You may be encountering more than that," she said, the excitement of her success with him flushing her adorably.

"Oh, I've heard how terribly educated you and Scott are. No doubt you can floor me on anything intellectual. See here, Geraldine, it's simply wicked!—you are so soft and pretty, and nobody could suspect you of knowing such a lot and pouncing out on a fellow for trying a few predigested platitudes on you——"

"I don't know *anything*, Duane! How perfectly horrid of you!"

"Well, you've scared me!"

"I haven't. You're laughing at me. You know well enough that I don't know the things you know."

"What are they, in Heaven's name?"

"Things—experiences—matters that concern life—the world, men, everything!"

"You wouldn't be interesting if you knew such things," he said. She thought there was the same curious hint of indifference, something of listlessness, almost fatigue in the expression of his eyes. And again, apropos apparently of nothing, she found herself thinking of what Kathleen had said.

"I don't understand you," she said, looking at him.

He smiled, and the ghost of a shadow passed from his eyes

"I was talking at random."

"I don't think you were."

"Why not?"

She shook her head, drawing a long, quiet breath. Silent, remote, lips resting in softly-troubled curves, she thought of what Kathleen had said about this man beside her. What had he done to disgrace himself?

A few moments later she rose with decision.

"Come," she said, unconsciously imperious.

He looked across the room and saw Dysart.

"But I haven't begun to tell you——" he began; and she interrupted smilingly:

"I know enough about you for a while; I have learned that you are a very wonderful young man and that I'm inclined to like you. You will come to see me, won't you? . . . No, I can't remain here another second. I want to go to Kathleen. I want you to ask her to dance, too. . . . Please don't urge me, Duane. I—this is my first dinner dance—yes, my very first. And I don't intend to sit in corners—I wish to dance; I desire to be happy. I want to see lots and lots of men, not just one. . . . You don't know all the lonely years I must make up for every minute now, or you wouldn't look at me in such a sulky, bullying way. . . . Besides—do you think I find you a compensation for all those delightful people out yonder?"

He glanced up and saw Dysart watching them. Suddenly he dropped his hand over hers.

"Perhaps you may find that compensation in me some day," he said. "How do you know?"

"What a silly thing to say! Don't paw me, Duane; you hurt my hand. Look at what you've done to my fan!"

"It came between us. I'm sorry for it."

Both were smiling fixedly; he said nothing for a moment; their gaze endured until she flinched.

"Silly," she said, "you are trying to tyrannize over me as you did when we were children. I remember now——"

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Everything that requires power—even hand power—can be operated better and more economically with

Hawthorn TRADE MARK **Motors**

Save 25 to 40 per cent. of power expense

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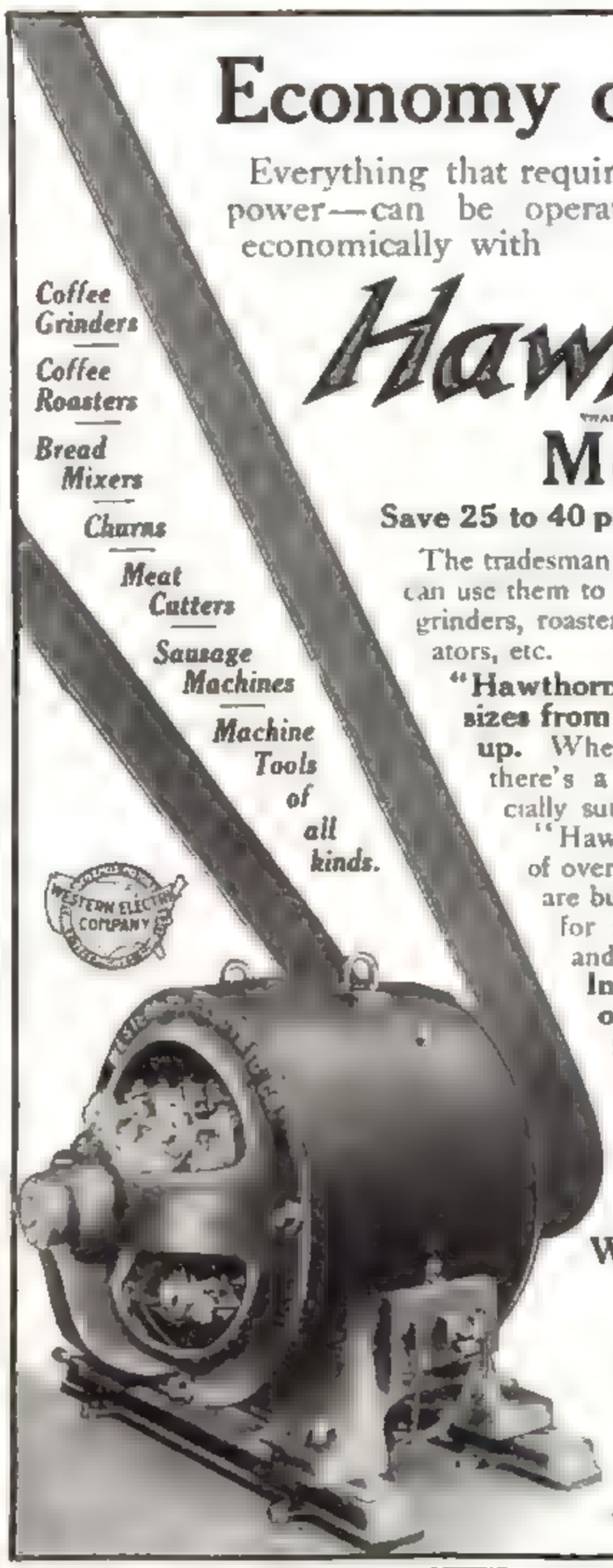

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A Positive Relief For Prickly Heat, Chafing and Sunburn and all affections of the skin.

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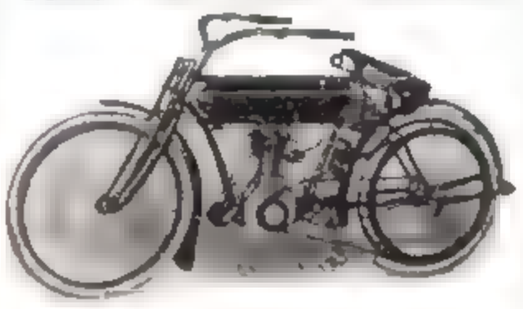

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"You did the bullying then."

"Did I? Then I'll continue."

"No, you won't; it's my turn."

"I will if I care to!"

"Try it."

"Very well. Take me to Kathleen."

"Not until I have the dances I want!"

Again their eyes met in silence. Dark little lights glimmered in hers; his narrowed. The fixed smile died out.

"The dances *you* want!" she repeated. "How do you propose to secure them? By crushing my fingers or dragging me about by my hair? I want to tell you something, Duane: these blunt, masterful men are very amusing on the stage and in fiction, but they're not suitable to have tagging at heel——"

"I won't do any tagging at heel," he said; "don't count on it."

"I have no inclination to count on you at all," she retorted, thoroughly irritated.

"You will have it some day."

"Oh! Do you think so?"

"Yes. . . . I didn't mean to speak the way I did. Won't you give me a dance or two?"

"No. I had no idea how horrid you could be. . . . I was told you were . . . Now I can believe it. Take me to Kathleen; do you hear me?"

After a step or two he said, not looking at her:

"I'm really sorry, Geraldine. I'm not a brute. Something about that fellow Dysart upset me."

"Please don't talk of it any more."

"No. . . . Only I am glad to see you again, and I do care for your regard."

"Then earn it," she said unevenly, as her anger subsided. "I don't know very much about men in the world, but I know enough to understand when they're offensive."

"Was I?"

"Yes. . . . Because you carried me away with a high hand, you thought it the easiest way to take with me on every occasion. . . . Duane, do you know, in some ways we are somewhat alike? And that is why we used to fight so."

"I believe we are," he said slowly. "But I was never able to keep away from you."

"Which makes our outlook rather stormy, doesn't it?" she said, turning to him with all of her old, sweet, friendly manner. "Do let us agree, Duane. Mercy on us! we ought to adore each other—unless we have forgotten the quarrelsome but adorable friendship of our childhood. I thought you were the perfection of all boys."

"I thought there was no girl to equal you, Geraldine."

She turned audaciously, not quite knowing what she was saying:

"Think so now, Duane! It will be good for us both."

"Do you mean it?"

"Not—seriously," she said. . . . "And, Duane, please don't be too serious with me. I am—you make me uncertain—you make me uncomfortable. I don't know just what to say to you or just how it will be taken. You mustn't be—that way—with *me;* you won't, will you?"

He was silent for a moment, then his face lighted up. "No," he said, laughing, "I'll open another can of platitudes. . . . You're a dear to forgive me."

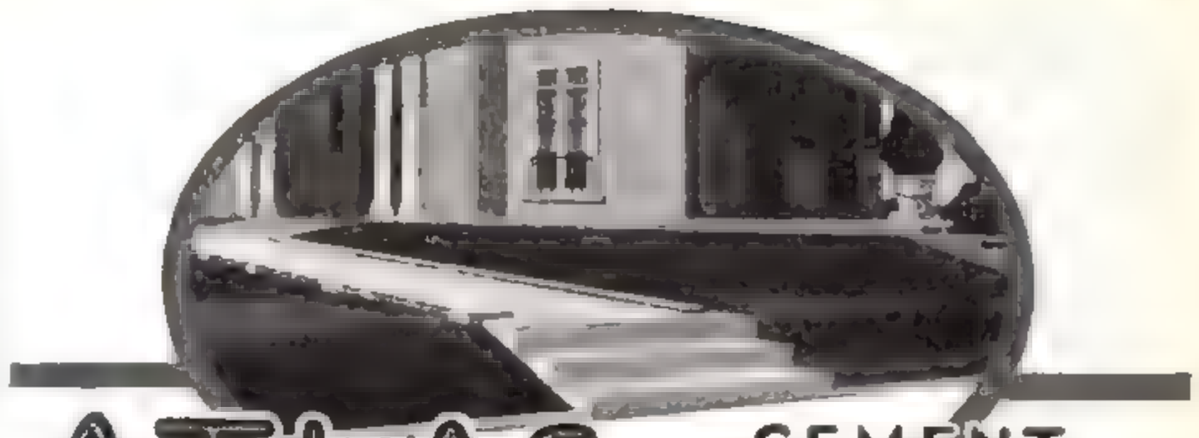
. . . . . .

Dancing had been general before the cotillon; débutantes continued to arrive in shoals from other dinners, a gay, rosy, eager throng, filling drawing-rooms, conservatory and library with birdlike flutter and chatter, overflowing into the breakfast-room, banked up on the stairs in bright-eyed battalions.

The cotillon, led by Dysart dancing alone, was one of those carefully-thought-out intellectual affairs which shakes society to its intellectual foundations.

In one figure Geraldine came whizzing into the room in a Palm Beach tricycle-chair trimmed with orchids and propelled by Peter Tappan; and from her seat amid the flowers she distributed favors—live, white cockatoos, clinging, flapping, screeching, on gilded wands; fans spangled with tiny electric jewels, parasols of pink silk set with incandescent lights, crystal cages containing great, pale-green Luna moths, alive and fluttering, circus hoops of gilt filled with white tissue-paper, through which the men jumped.

There was also a totem-pole figure—and other things, including supper and champagne, and the semi-obscurity of conservatory and stairs; and there was the usual



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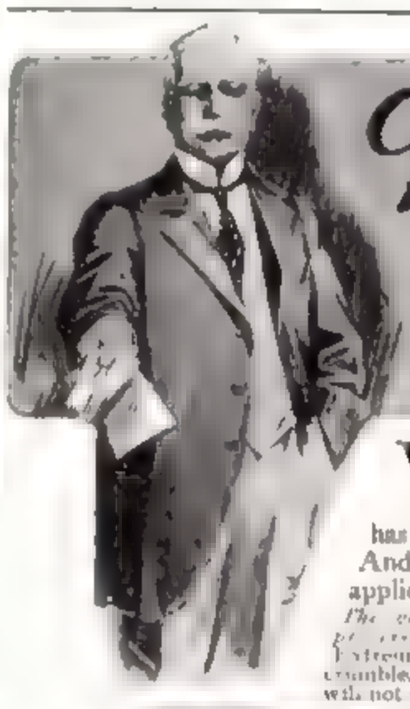

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laughter to cover heartaches, and the inevitable torn gowns and crushed flowers; and a number of young men talking too loud and too much in the cloakroom, and Rosalie Dysart admitting to Scott Seagrave in the conservatory that nobody really understood her; and De Lancy Grandcourt edging about the outer borders of the flowery, perfumed vortex, fishy-blue eyes following Geraldine and losing her a hundred times.

On one of these occasions she was captured by Duane Mallett and convoyed to the supper-room, where later she became utterly transfigured into a laughing, blushing, sparkling, delicious creature, small ears singing with her first glass of champagne.

All the world seemed laughing with her; life itself was only a delicate, endless bubble of laughter, swelling the gay, unending chorus; life was the hot breeze from scented fans stirring a thousand roses; life was the throng and its whirling, and its feverish voices crying out to her to live!

Her childhood's playmate had come back a stranger, but already he was being transformed through the magic of laughter into the boy she remembered; awkwardness of readjusting her relations with him had entirely vanished; she called him dear Duane, laughed at him, chatted with him, appealed, contradicted, rebuked, tyrannized, until the young fellow was clean swept off his feet.

Then Dysart came, and for the second time the note of coquetry was struck, clearly, unmistakably, through the tension of a moment's preliminary silence; and Duane, dumb, furious, yielded her only when she took Dysart's arm with a finality that became almost insolent as she turned and looked back, half impatiently, at her childhood's comrade, who followed, scowling at Dysart's graceful back.

Confused by his hurt and his anger, which seemed out of all logical proportion to the cause of it, he turned abruptly and collided with Grandcourt, who had edged up that far, waiting for the opportunity of which Dysart, as usual, robbed him.

Grandcourt apologized, muttering something about Mrs. Severn wishing him to find Miss Seagrave. He stood awkwardly, looking after Geraldine and Dysart, but not offering to follow them.

"Lot of débutantes here—the whole year's output," he said vaguely. "What a noisy supper-room—eh, Mallett? I'm rather afraid one or two sips of champagne is responsible for some of it."

Duane started forward, halted.

"Did you say Mrs. Severn wants Miss Seagrave?"

"Y-yes. . . . I'd better go and tell her, hadn't I?"

He flushed heavily, but made no movement to follow Geraldine and Dysart, who had now entered the conservatory and disappeared.

For a full minute, uncomfortably silent, the two men stood side by side; then Duane said in a constrained voice:

"I'll speak to Miss Seagrave if you'll find her brother and Mrs. Severn," and walked slowly toward the palm-set rotunda.

When he found them—and he found them easily, for Geraldine's overexcited laughter warned and guided him—Dysart, her fan in his hands, looked up at Duane intensely annoyed, and the young girl tossed away a half-destroyed rose and stood up, the laughter dying out from lips and eyes.

"Kathleen sent for you," said Duane dryly.

"I'll come in a minute, Duane."

"In a moment," repeated Dysart insolently, and turned his back.

The color surged into Mallett's face; he turned sharply on his heel.

"Wait!" said Geraldine; "Duane—do you hear me?"

"I'll take you back," began Dysart, but she passed in front of him and laid her hand on Mallett's arm.

"Won't you wait for me, Duane?"

And suddenly things seemed to be as they had been in their childhood; the resurgence swept them both back to the old footing again.

"Duane!"

"What?"

"I tell you to wait for me—*here!*" She stamped her foot.

He scowled—but waited. She turned on Dysart.

"Good-night!"—offering her hand with decision.

Dysart began: "But I had expected——"

"Good-night!"

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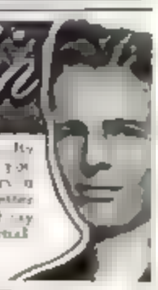

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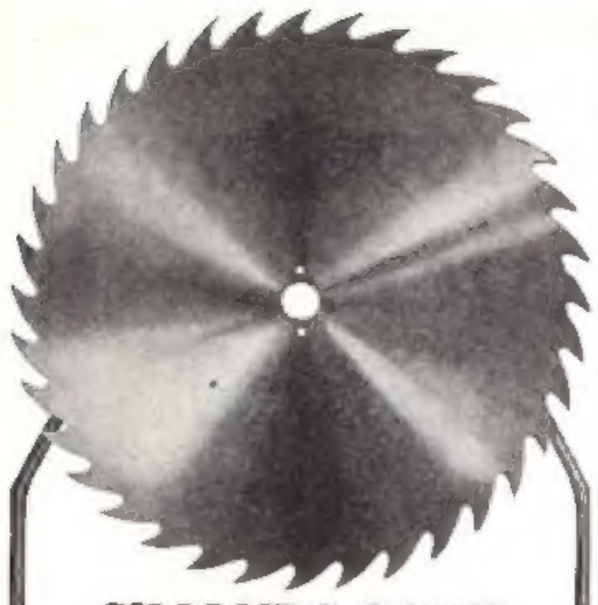

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Dysart stared, took the offered hand, hesitated, started to speak, thought better of it, made a characteristically-graceful obeisance and an excellent exit, all things considered.

Geraldine drew a deep breath, moved forward through the flower-set dimness a step or two, halted, and, as Mallett came up, passed her arm through his.

"Duane," she said, "the champagne has gone to my head."

"Nonsense!"

"It *has!* My cheeks are queer—the skin fits too tight. My legs don't belong to me—but they'll do."

She laughed and turned toward him; her feverish breath touched his cheek.

"My first dinner! Isn't it disgraceful! But how could I know?"

"You mustn't let it scare you."

"It doesn't. I don't care. I knew something would go wrong. I—the truth is, that I don't know how to act—how to accept my liberty. I don't know how to use it. I'm a perfect fool. . . . Do you think Kathleen will notice this? Isn't it terrible! She never dreamed I would touch any wine. Do I look—queer?"

"No. It isn't so, anyway—and you'll simply lean on me ——"

"Oh, my knees are perfectly steady. It's only that they don't seem to belong to me. I'm—I'm excited—I've laughed too much—more than I have ever laughed in all the years of my life put together. You don't know what I mean, do you, Duane? But it's true; I've talked tonight more than I ever have in any one week. . . . And it's gone to my head—all this—all these people who laugh with me over nothing—follow me, tell me I am pretty, ask me for dances, favors, beg me for a word with them—as though I would need asking or urging!—as though my impulse is not to open my heart to every one of them—open my arms to them—thank them on my knees for being here—for being nice to me—all these boys who make little circles around me—so funny, so quaint in their formality ——"

She pressed his arm tighter.

"Let me rattle on—let me babble, Duane. I've years of silence to make up for. Let me talk like a fool; you know I'm not one. . . . Oh, the happiness of this one night!—the happiness of it! I never shall have enough dancing, never enough of pleasure. . . . I—I'm perfectly mad over pleasure; I like men. . . . I suppose the champagne makes me frank about it—but I don't care—I do like men ——"

"That one?" demanded Mallett, halting her on the edge of the palms which screened the conservatory doors.

"You mean Mr. Dysart? Yes—I—do like him."

"Well, he's married, and you'd better not," he snapped.

"C-can't I *like* him?" in piteous astonishment which set the color flying into his face.

"Why, yes—of course—I didn't mean ——"

"What did you mean? Isn't it—shouldn't he be ——"

"Oh, it's all right, Geraldine. Only he's a sort of a pig to keep you away from—others ——"

"Other—pigs?"

He turned sharply, seized her and forcibly turned her toward the light. She made no effort to control her laughter—excusing it between breaths:

"I didn't mean to turn what you said into ridicule; it came out before I meant it. . . . Do let me laugh a little, Duane. I simply cannot care about anything serious for a while—I want to be frivolous ——"

"Don't laugh so loud," he whispered.

She released his arm and sank down on a carved marble seat behind the flowering oleanders.

"Why are you so disagreeable?" she pouted. "I know I'm a perfect fool, and the champagne has gone to my silly head—and you'll never catch me this way again. . . . Don't scowl at me. Why don't you act like other men? Don't you know how?"

"Know how?" he repeated, looking down into the adorably-flushed face uplifted. "Know how to do what?"

"To flirt. I don't. Everybody has tried to teach me tonight—everybody except you. . . . Sit here, Duane. . . . I'm ready to go home; I'll go. Only, my head is whirling so—— Tell me—are you glad to see me again? . . . Really? . . . And you don't mind my

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folly? And my tormenting you? . . . And my—my turning your head a little?"

"You've done that," he said, forcing a laugh.

"Have I? . . . I knew it. . . . You see, I am horridly truthful tonight. *In vino veritas!* . . . Tell me—did I, all by myself, turn that too-experienced head of yours?"

"You're doing it now," he said, smiling.

She laughed deliciously. "Now? Am I? Yes, I know I am. I've made a lot of men think hard tonight. . . . I didn't know I could; I never before thought of it. . . . And—even you, too? . . . You're not very serious, are you?"

"Yes, I am. I tell you, Geraldine, I'm about as much in love with you as ——"

"In love!"

"Yes ——"

"No!"

"Yes, I am ——"

But she would not have it put so crudely as that.

"You dear boy," she said, "we'll both be quite sane tomorrow. . . . No, I don't mind your kissing my hand—I'm dreadfully tired, anyway—the thrill seems to be going. . . . We'll find Kathleen, shall we?—and we'll all go back together. My head doesn't buzz much."

"Geraldine," he said, deliberately encircling her waist, "you are only the same small girl I used to know, after all."

"Y-yes, I'm afraid so."

"And you're not really old enough to really care for anybody, are you?"

"Care?"

"Love."

"No, I'm not. Don't talk to me that way, Duane."

He drew her suddenly into his arms and kissed her on the cheek twice, and again on the mouth, as, crimson, breathless, she strained away from him.

"Duane!" she gasped, "why did you?" Then the throbbing of her body and crushed lips made her furious. "Why did you do that?" she cried fiercely—but her voice ended in a dry sob; she covered her head and face with bare arms; her beautiful hands tightened convulsively and clenched.

"Oh," she said, "how could you!—when I came to you—feeling—afraid of myself! I know you now. You are what they say you are."

"What do they say I am?" he stammered in reply.

"Horrid—I don't know—wild!—whatever that implies. . . . I didn't care—I didn't care even to understand, because I thought you generous and nice to me—and I was so confident of you that I came with you and told you I had had some champagne which made my head swim. . . . And you—did this! It—it was contemptible."

He bit his lip, but said nothing.

"Why did you do it?" she demanded, dropping her arms from her face and staring at him. "Is that the sort of thing you did abroad?"

"Can't you see I'm in love with you?" he said.

"Oh! Is *that* love? Then keep it for your models and—and Bohemian grisettes! A decent man couldn't have done such a thing to me. I—I loathe myself for being silly and weak enough to have touched that wine, but I have more contempt for you than I have for myself. What you did was cowardly!"

Much of the color had fled from her face; her eyes, bluish underneath the lower lids, turned wearily, helplessly, in search of Kathleen.

"I knew I was unfit for liberty," she said, half to herself. "What an ending to my first pleasure!"

"For Heaven's sake, Geraldine," he broke out, "don't take an accident so tragically ——"

"I want Kathleen. Do you hear?"

"Very well; I'll find her. . . . And, whatever you say or think, I *am* in love with you," he added fiercely.

His voice, his words, were meaningless; she was conscious only of the heavy pulse in throat and temple, of the desire for her room and darkness. Lights, music, the scent of dying flowers, laughter, men, all had become abhorrent. Something within her lay bruised and stunned; and, as never before, the vast and terrible phantom of her loneliness rose like a nightmare to menace her.

Later Kathleen came and took her away.

(TO BE CONTINUED)

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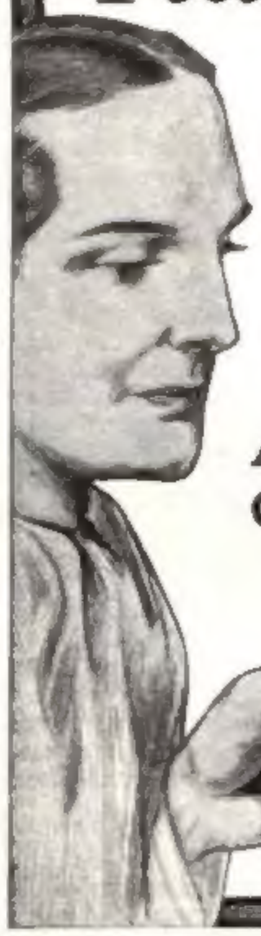

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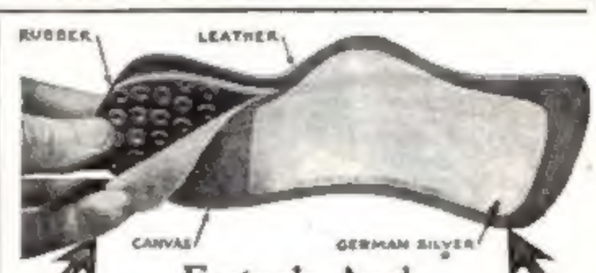

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